

CHOICE

Independent information for smart consumers

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this month online

www.choiceextra.com.au

This is the free website exclusive to CHOICE personal subscribers (see far right). Look out for this symbol  in magazine articles — it indicates there's extra info online.



Digital cameras

Free this month for personal CHOICE subscribers is our digital camera compare-a-product tool. It'll help you sort through the models and find the camera that's right for you. Go to www.choiceextra.com.au and click on 'cameras, digital' in the A-Z list.

www.choice.com.au

CHOICE's public website, including content from *Computer CHOICE*, 'compare-a-product' features and news on consumer issues and our public campaigns.



New-look website

Our new design has arrived: come and have a look around and let us know what you think by hitting the feedback button.



Baby info

Introducing the safe arrival of the CHOICE Online baby section — all about shopping safely for your pride and joy. Go to www.choice.com.au/baby.

Personal CHOICE subscribers can have a discounted membership to www.choice.com.au for just \$7.50 per quarter (see page 50). If you currently have free access for 12 months, this will continue until that time is up, after which the discounted subscription will be available.

A new look for www.choice.com.au



Now in its fourth year, CHOICE's public website, CHOICE Online, has attracted over 30,000 members who enjoy the convenience and immediacy of being able to access CHOICE reports online, as well as the interactive features that make the web such a different experience from print.

A couple of weeks ago we launched a new design for the website, moving from the bright colours of a few years ago to a cleaner, fresher look. More white space, tighter typefaces, sharper images — fashions change fast in the web world. But there's a lot more to it than just fashion.

We've made navigation simpler so that you can find the report you want within two clicks. There's an A-Z index, so you can go straight to the product you're after; a 'toolbox' that brings together all the interactive compare-a-product tools (find a washing machine, fridge, digital camera and more with all the features you want); plus quizzes (are you getting enough iron? Eating enough calcium?) and videos of behind-the-scenes testing (so that's how they find out which strollers last the distance). The content — over 1000 reports — is divided into several categories to make it easier to find what you want: products, baby, money, cars, food and computers.

As well as all this you'll find the last four years' worth of articles from *Computer CHOICE*, CHOICE's sister magazine.

As a CHOICE subscriber you already have your own free website, www.choiceextra.com.au, which has an index of the last four years of the magazine plus one-click access to read many of the articles. CHOICE Online takes you a step further into the web world, and as a magazine subscriber you can have access to the whole of it for the discounted price of \$7.50 per quarter (normally \$13.75). But there are plenty of free reports too, so stop by and have a look at www.choice.com.au. We hope you'll find it's easy to use and gives you what you want.

Linda Magee, CHOICE Online Manager

PRICE INCREASE

Due to increased production costs, the price of a CHOICE subscription is unfortunately increasing. The new prices, effective from October 1, 2003, are:

- Personal subscriptions: quarterly \$16.50, one year \$66, two years \$123.
- Institution/company subscriptions: one year \$105, two years \$200.

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Photo: Ute Wegmann/Austral Images



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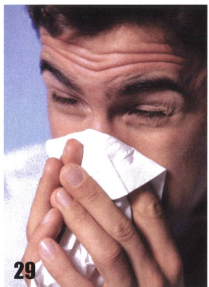
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www.CHOICEextra.com.au

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Plastic bags: how to take three billion out of circulation

With plastic bags an increasing scourge on the environment, using calico bags to replace them for shopping seems like one easy way of tackling the problem. So we ran a trial to find out how many plastic bags it's possible to eliminate just by taking some calico bags to the supermarket instead of using the plastic ones provided, and also how user-friendly it would be.

121 CHOICE subscribers volunteered to count how many plastic bags they accumulated over two weeks from the supermarket, and then to use three calico bags we sent them to do their grocery shopping instead. They also counted any extra plastic bags they used on top of the calico ones.

75% of people in the trial said their use of plastic bags had decreased by one to five bags per shopping trip. On average our trialists saved 3.5 bags per shopping trip, which would equate to about three billion bags saved annually in Australia — and while not everyone may be as enthusiastic about reducing the use of plastic bags as our volunteers, it's still a

promising big return on a small investment in anyone's books.

But how user-friendly are calico bags? 95% of our trialists rated them favourably, with 61% saying they were very likely to continue using them. Interestingly, only 21% of trialists said they'd pay for plastic bags if a charge were to be introduced — 75% said they'd take their own boxes or calico bags.

While the overall response to the calico bags was favourable, about half the trialists experienced some hassle when using them:

- Remembering to take them shopping. ("You need to keep them in the boot of your car," said one.)
- A slower trip through the checkout for various reasons: lack of bench space, no holders to keep the bags open, having to pack them yourself.
- They're heavy when filled right up.
- They're not good for carrying frozen goods and meat that can leak into the cloth.

If you'd like to join the crusade to



reduce the number of plastic bags in our environment, you can buy your very own CHOICE calico bags, as used in the trial and pictured above, by ringing (02) 9577 3333 and having your credit card handy, or by going to www.choice.com.au/shop and clicking on the 'smart shopping pack'. For \$9.50 you'll get two calico bags, a *Shopping Rights for Smart Consumers* booklet, the CHOICE best-deal price wheel and an environmental tip sheet.

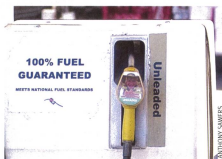
Ethanol in petrol

On July 1, 2003, the government put a 10% cap on the amount of ethanol that can be blended into regular unleaded petrol. We did a spot check to see whether petrol stations are complying. We picked 20 independent service stations in southern Sydney, the western Sydney area of Lakemba/Punchbowl, and Wollongong, because:

- In the past, high ethanol content has been found at independent stations in these areas.
- BP, Mobil, Shell and Woolworths have made public statements that they don't blend ethanol in petrol sold at any of their sites.
- Caltex is conducting a trial with a 10% ethanol blend at five service stations in Cairns, and sells a 10% blend in about 40 Bagoas-branded stations in NSW. It doesn't use ethanol at any other Caltex or Ampol site in Australia.

What we found:

- One sample from Wollongong had an ethanol concentration of 14%, which is above the legal limit. While this isn't dramatic, it shows that ongoing monitoring is necessary to enforce the cap. Environment Australia will resume its random sampling program later this year, and



we're also planning to keep an eye on things.

- We found ethanol blends of around 10% in 13 service stations.
- Six samples didn't contain any ethanol.

Pending senate approval, petrol stations will be required to label the concentration of ethanol in their petrol from October 31 this year. When we took our samples, we checked what information is provided for consumers at the moment:

- Three service stations selling a 10% ethanol blend displayed the sign "100% Fuel Guaranteed. Meets National Fuel Standards" (see photo). We think this wording could mislead many consumers. While we were told the sign is supposed to give a 100%

guarantee that the fuel meets the standard, the more obvious interpretation is that it's 100% petrol — which isn't the case. Naughty, but not for much longer — the mandatory labelling requirements are unlikely to allow such wording.

- We didn't find any information at 12 stations, including nine that sold a 10% ethanol blend. They'll have to display a label under the proposed legislation.
- Three stations correctly displayed a label that their petrol doesn't contain ethanol.
- Two stations correctly displayed a label that their petrol contains ethanol, but one didn't mention a concentration — it'll have to under the new labelling requirements.

So consumers in the Sydney/Wollongong area can't always be sure what they're filling up with at independent service stations. This is a very unsatisfactory situation. While a maximum of 10% ethanol in petrol is considered safe for most cars, it may not be suitable for models made before 1986, boat engines, aircraft or two-stroke engines. The mandatory labelling requirements are overdue.

THANK YOU

The Consumers' Association (the publisher of CHOICE) is a non-profit organisation funded solely by the sales of CHOICE and our other products. So we're always very grateful when subscribers give us a donation to help in our work for consumers.

When the donation is particularly generous we like to thank the donors publicly. Our thanks, therefore, to Mr and Mrs J Almgren of NSW for their recent generous contribution to the Consumers' Association's work.

See page 51 if you'd like to know more about donations and bequests.

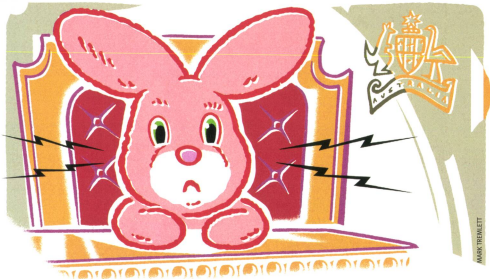
CORRECTION

SUNGLASSES

CHOICE, August 2003

In the table on page 17 a footnote said lab checks found the **PORTMANS** sunglasses to be unpolarised despite a manufacturer claim that they were polarised. In fact the manufacturer doesn't make this claim.

The same footnote was applied to the **OPTOMETRISTS CHOICE** sunglasses. In this case the glasses are in fact polarised; they were incorrectly noted in our original data as being unpolarised.



Battery bunnies and comparative advertising

Have you seen the battery ad where the racing toy bunny powered by **DURACELL** batteries lasts up to three times longer than the bunny with **EVEREADY Super Heavy Duty (SHD)**?

Did it convince you that the **DURACELL** was a superior battery and influence your purchase decisions? Or did you wonder why they were comparing alkaline **DURACELLS** with carbon zinc **EVEREADYS**? After all, everyone knows that alkalines are technically better batteries, and manufacturers don't pretend otherwise.

EVEREADY (Energizer Australia) considered the ad misleading, and took **DURACELL** (Gillette Australia) to court for contravening the Trade Practices Act. It pointed out that the ad didn't compare like with like — **ENERGIZER** or **EVEREADY GOLD** alkaline batteries would have been a more appropriate comparison.

Furthermore, **EVEREADY SHD** is cheaper than **DURACELL** (and **ENERGIZER**), but value for money wasn't addressed. The company was concerned that the take-home message for consumers would be that all **DURACELL** batteries are three times more powerful than all other batteries, including **ENERGIZERS**.

Gillette Australia, on the other hand, said its strategy was to convince people to trade up from carbon zinc batteries to alkaline batteries. (**EVEREADY SHD** is the market leader in the carbon zinc market; Gillette doesn't make them).

The case originally went in Energizer Australia's favour, but Gillette won on appeal. The appeal judges reasoned that the **EVEREADY SHD** battery was a direct competitor with the **DURACELL** because they could be used interchangeably. As such, it was considered a fair target for comparison. The court also reckoned consumers had enough information

to understand what was being compared.

In some quarters this ruling was regarded as a victory for comparative advertising and ultimately consumers, who'd be able to make "better-informed choices". But we disagree: as the first judge pointed out, among other things, "Comparative advertising may be misleading, because it creates a 'half truth' by omitting material necessary in order to make the comparison fair."

The upshot is that you'll need to watch ads a little more carefully, in particular for any fine print where advertisers explain the *actual*, rather than apparent or perceived, comparison.

For the record, when we tested 13 brands of AA alkaline batteries (although that was five years ago now) we found relatively small variation in their lasting power, but quite substantial price differences, and recommended you buy the cheapest available.

COMPARATIVE ADS — JUDGE FOR YOURSELF

- What are they actually comparing, and are they comparing like with like?
- Does the ad focus only on some characteristics of the product? Are there other characteristics important to you?
- How reliable is the information given? What's its source — is it factual or only an opinion? Is it independent? Unfortunately most consumers aren't in a position to answer these questions, so we'd suggest that if you don't know, ignore the ad.
- Is the information selectively biased? Are there any benefits of the products being unfavourably compared that seem to have been 'overlooked'?
- Is there any fine print? TV advertisers know a picture is worth a thousand words, and disclaimers in the form of voiceovers or superscript may well not be noticed.



Bubble trouble

If you suspect sparkling wine or champagne gets you tipsy faster than still wine, you may well be right. A small study reported in September's *CHOICE Health Reader* measured blood alcohol levels, memory and reaction times after drinking regular and degassed champagne (with equal alcohol content).

It found that blood alcohol levels were significantly higher in the first 20 minutes after drinking regular champagne, and reaction time in tasks requiring subjects to divide their attention between several stimuli was slower.

While it's not clear why the bubbles appear to have this effect, it's definitely worth keeping in mind if you have to

drive or otherwise watch your level of intoxication.

Also in this issue of *CHOICE Health Reader*:

■ A study comparing weight loss among people who'd attended Weight Watchers versus others who'd undertaken a self-help program found that while both groups lost weight, the Weight Watchers group lost more. Long-term, they found that having a close support network around you, either as part of a dieting group or like-minded friends, will improve your chances of keeping weight off.

If you'd like to subscribe to *CHOICE Health Reader*, call 1800 069 552 or go to www.choice.com.au.

Help stop cruel slaughter

An 18-month investigation by the Humane Society International (HSI) has revealed massive, systematic cruelty in the cat and dog fur industry that supplies markets worldwide, including Australia. HSI members investigated practices in China, Thailand, Korea and the Philippines and witnessed the cruel slaughter of cats and dogs for the manufacture of fur clothing and accessories.

"We have a special relationship with our companion animals, they give us unconditional love and they trust us to care for them," said Rick Swain, the head of the investigation. "Hideously slaughtering them for their fur is the worst kind of betrayal of their trust."

Rick believes, "The exploitation of domestic dogs and cats in the fur trade goes beyond the issue of cultural preference for animals fortunate to be viewed as pets in some parts of the world." The sheer abusive violence the investigative team witnessed was unacceptable for any animal, he said. It involved death by slow suffocation,

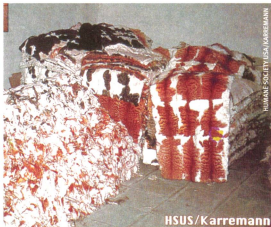
hanging, bludgeoning and clubbing, or bleeding to death — methods which all involve severe panic, trauma and prolonged suffering.

According to HSI, cat and dog fur from Asia is sold in Australia as hats, gloves, decorative accessories on coats and stuffed animal toys. And you're being "tricked" into purchasing these products because of "misleading labelling practices", says HSI. These products often have neither a country of origin label nor do they state clearly that it's made from, say, 'dog fur'. If they're labelled at all, you're more likely to find 'fantasy' labels such as 'Raccoon dog', 'Gae-Wolf' or 'Goyangi', or Asian writing.

HSI has called on the Federal Government to ban the import of cat and dog fur products. At the time of printing (early September), the Government was considering its options. "While this issue is complex and involves a number of portfolios, the Government is dealing with it as a matter of priority," said the Minister for

Justice and Customs, Senator Chris Ellison.

But if a ban hasn't been declared by the time you read this — and you want to make your voice count — write to the Prime Minister and tell him he'll have your full support if he decides to ban the import of dog and cat fur products to Australia. You'll find the address and useful hints for your letter on HSI's website (www.hsi.org.au), or contact the society at PO Box 439, Avalon 2107, phone (02) 9973 1728 or 1800 333 737 toll-free.



HSUS/Karremann

Bearing witness

After reading the article on ethical jeans manufacture in your June issue, I'd like to share with you and other readers some of my personal experiences, as this article touched me deeply and reminded me of the days I spent in a forced labour camp in Beijing making similar products.

I'm now a Melbourne resident, but was detained for one year (2000–01) in Beijing Xin'an Forced Labor Camp, where I was forced to participate in hand-knitting sweaters and seat cushions and making toy rabbits and other articles, most of which were exported. Usually I was forced to work from 5.30 am to 2 or 3 am the next morning. Sometimes I had to work throughout the day and night to meet the delivery deadlines.

From February 2001 onwards I was forced to make promotional toy rabbits. The labour camp received an order for 100,000 pieces. Each rabbit needed more than 30 processes and at least 10 hours to finish. The payment for each rabbit was only 30 Chinese (or six Australian) cents. The labour camp took it all while the labourers received nothing.

I had no Sundays or holidays. During the busiest days, I even dared not wash my hands after going to the toilet because I couldn't afford to waste even a few minutes. In the summer my hips were covered with eczema due to sitting for more than 20 hours per day on a little hard stool, busy with

the knitting while sweating. We had to knit the warmest sweaters in the hottest summer days for the product to be sold in the coming autumn. I sweated all day long, that's why the eczema appeared. I can hardly describe the pain of sitting on a hard stool all day long with rotten hips.

And there was no way to appeal or ask for any mercy. Instead, the guard's response to my attempt of appeal was dragging me onto the floor, kicking me and shocking me with two electric batons until I lost consciousness. I was also forced to squat with lowered head and my hands at the back of my head, looking at my feet and maintaining this position in the burning sun for a whole day.

All of these were because I practise Falun Gong. The persecution against Falun Gong has lasted for four years, and when I lodged a lawsuit case against the former Chinese leader Jiang last year, my husband, who didn't practise Falun Gong, was kidnapped in Beijing.

Among all the products we made in the camp, only the toy rabbit was known to be made for Nestlé. The guard in the camp openly told us that the rabbits were for Nestlé. They didn't think there was anything wrong with forcing us to work in the labour camp, as they believe forcing people to work is a way to punish them and force them into thinking the way they want people to think. That's why they call it 're-educating

through labour camps'.

After I came to Australia I saw the rabbits on the Nestlé websites, and they appeared exactly the same as those we made in the camp. One of my friends also bought in a shop at Sydney airport a mini plastic rabbit with the Nestlé brand, which also looked like the ones we made in the camp.

I sincerely appreciate the effort CHOICE made in raising awareness of these issues and would like to call more consumers' attention to this. Throughout history, crimes against humanity have always ended in righteous actions by the international community.

Once again, thank you very much for your effort, and best wishes for the continuous success of your magazine.

**Jennifer (Zheng) Zeng
Bulleen, Vic.**

When we contacted Nestlé about Jennifer's claims, the company told us that:

■ *Nestlé's corporate business principles uphold the UN Global Compact principle of eliminating all forms of forced and compulsory labour, and that various investigations had failed to verify the information and back up the claims.*

■ *The Beijing-based toy manufacturer had confirmed that "no product ordered by Nestlé had been subcontracted to any detention camp". While part of the order was subcontracted, it didn't use any labour from detention camps.*



■ *"The Ministry of Justice in the People's Republic of China investigated the matter and stated to Nestlé China that the Beijing Xin'an Reeducation Institute never processed toys for the Nestlé company."*

■ *Even so, "Following the investigation, Nestlé China decided to reinforce the information about the Nestlé corporate business principles to its suppliers and reconfirm that these principles preclude the use of forced or involuntary prison labour. A letter in this sense was sent to all of Nestlé China's suppliers, including advertising agencies, with a copy of the principles. In addition, the purchasing/advertising orders of Nestlé China now mention that subcontracting is not allowed without prior consent of Nestlé."*

Response light on detail

I enjoyed your June report on jeans. It prompted me to write to two jeans chains in WA and tell them I wouldn't shop at their stores any more until I had more information about where their jeans come from.

This week I received a response from one of these chains, Jeans West. Its reply is light on detail and hasn't changed my mind.

Good on you for your work on behalf of Australian consumers.

**David Cohen
Guildford, WA**

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Jennifer Zeng, receives *The Seven Ages of Money* or any other book of her choice from Consumer Bookshelf, pages 38–40.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 50 for how to reach us.



That's amore!

It's Friday night and pizza's on the menu.

Who's going to give you more pepperoni for your dollar?



IN A NUTSHELL

I If you think the amount and quality of topping on your pizza is important, you're generally better off going to an independent pizzeria rather than one of the chains — but expect to pay a bit more.

I Heard the latest? Pizza can prevent cancer. But don't pick up the phone and place an order just yet — there's more to the story (see far right).

Most of us don't mind a piece of pizza every now and then, although a few of our food lab staff won't look at them in the same way ever again. They recently spent around 70 hours dissecting over 120 fresh and frozen pizzas, to see if any brands are more generous with their toppings and which ones are mainly just crust, tomato sauce and cheese.

We know not everyone buys pizza for the topping — true aficionados of traditional Italian pizza will tell you it's more about quality toppings (rather than quantity) and a perfect thin crust than the pizzas we've become accustomed to. Nevertheless, the advent of the fast-food pizza has moulded many people's perception of what pizza's about.

We checked out four outlets each of **DOMINO'S**, **EAGLE BOYS**, **PIZZA HAVEN** and **PIZZA HUT** as well as four independent pizzerias, assessing a ham and pineapple, seafood, supreme and vegetarian pizza from each, all on pan bases. We also looked at the ham and pineapple and supreme frozen pizzas from supermarkets.

THE PROOF'S IN THE TOPPING

In the world of pizzas it seems the old adage is true — you really do get what you pay for. While we paid \$15–\$20 for a large pizza from the independent

outlets (except for the vegetarian pizza, which was cheaper), on average they were a lot more generous with their topping. In some cases, such as for seafood pizzas, they also used better-quality ingredients.

How much you'll pay for pizzas from the chains depends on whether you've got any vouchers or deals. We paid between \$5 and \$8 for pick-up, but for delivery in particular, or without a voucher, you'll pay considerably more. Some stores will honour vouchers from other pizza shops, so it's always worth checking.

All the seafood pizzas we bought from the chain outlets contained seafood extender — a cheaper alternative to the real thing, and often used as a filler. None of the independents used this as a topping. Most of the chains had four ingredients on their seafood pizzas — prawns, calamari, mussels and seafood extender — while the independents substituted octopus for the extender, and either added anchovies or had them as a free option.

The supreme pizzas from the independents had substantially more meat, in particular ham and pepperoni. With nearly all the supremes from chains, the most pepperoni you'll get is one piece per slice of pizza, whereas the independents that had pepperoni on their supremes generally had several pieces per slice.

And the supremes we bought from the independents that said they contained ham had a generous helping of it. In contrast, on PIZZA HUT's we found an average of just 3%, on PIZZA HAVEN 6%, and DOMINO'S had 3% bacon. EAGLE BOYS doesn't include ham in its supreme pizza.

The frozen pizzas are also a case of getting what you pay for. The McCAIN and PAPA GIUSEPPI varieties have substantially more topping than the supermarket-brand pizzas, and the McCAIN Family and PAPA GIUSEPPI'S Family pizzas are probably the best buy at around \$4. You don't get much more topping in percentage terms in either brand by choosing their more expensive McCAIN Pizza Perfection and PAPA GIUSEPPI La Grandiosa varieties, but they're slightly bigger pizzas (see the table, far right).

If you fancy a little more than undefined meat, capsicum and occasionally a smattering of mushroom on your frozen supreme pizza, steer clear of the supermarket-brand pizzas.

A FAT CATASTROPHE?

Most pizzas today are just fast food, and are a long stretch from the pizzas common in Italy — thin crust, plenty of tomato sauce, olive oil and vegetables or lean, thinly sliced ham, with a smattering of mozzarella. Most people know fast-food pizzas aren't on the list of foods we should eat regularly, but every now and then in an otherwise balanced diet is fine. Even then, there are some better choices of topping you can make from a nutrition perspective.

The healthiest option is a vegetarian topping on a thin crust. One slice of a thin-crust pizza weighs less than a slice of thick-crust, so you get fewer kilojoules per slice. (Of course that's negated if you eat more slices than you would of a thicker-crust or pan pizza.)

All the independent pizzas we looked at had thinner crusts. And while we're talking about the crust, don't fall for the stuffed version — there should be ample cheese on the pizza already without adding more kilojoules and salt hidden in the crust.

If you add a meat-based topping to a thick-crust pizza you're looking at over 1000 kJ per slice. Three slices of most supreme pan pizzas give you more than a third of the recommended kilojoule intake for the day for a moderately active woman, or about a quarter of that for a moderately active man. Not to mention around 30 g of fat, about half of which is likely to be saturated.

If you're watching your salt intake, avoid anchovies, olives and meats such as salami, pepperoni and ham. ■

Can pizza cut your risk of cancer?

You know what they say — if it sounds too good to be true ...

You may have heard research from Italy promoting pizza as the latest weapon in the battle against cancer. Researchers there have found a lower incidence of cancer among people who eat it.

But don't go dialling your local pizza shop just yet. It's thought to be related to a number of factors, the first of which is the plentiful fresh tomato sauce on Italian pizzas. Lycopene, an antioxidant found in significant quantities in tomatoes, appears to have a protective function against various cancers, in particular prostate.

But the benefits are also likely to be related to the Mediterranean diet in general — lots of fresh fruit and vegetables, olive oil, legumes, nuts and cereals. The pizzas laden with kilojoules and saturated fat that we're used to aren't really comparable. Better to stick to eating tomatoes in other ways, such as in pasta sauces, and eat a balanced diet overall.

Topping as a percentage of the whole pizza*

Fresh pizzas (in alphabetical order)	Hawaiian (%)	Supreme (%)	Seafood (%)	Vegetarian (%)	Average weight (g)
DOMINO'S (A)	17	17	19	12	700
EAGLE BOYS	18	16	21	14	680
INDEPENDENTS	27	28	22	15	690
PIZZA HAVEN	16	16	11	11	710
PIZZA HUT	15	17	na	16	760

Frozen pizzas (in alphabetical order)	Hawaiian (%)	Supreme (%)	Weight (g)	Price (\$)**
BI LO	9	10	500	2.45
BLACK & GOLD (B)	10	9	500	2.70
HOME BRAND (C)	10	12	500	2.45
McCAIN FAMILY	21	19	500	4.10
McCAIN PIZZA PERFECTION	26	20 (D)	670	7.60
NO FRILLS	10	10	500	2.50
PAPA GIUSEPPI'S FAMILY	19	21	520 / 530	4.00
PAPA GIUSEPPI'S LA GRANDIOSA	na	18	765	7.25
SAVINGS	8	6	500	2.50

* "Topping" doesn't include tomato sauce and cheese, or the crust and base. It's the average of four of each pizza type from four different outlets.

** Based on the average price we paid in May/June 2003.

na Not available.

(A) The manufacturer tells us its figures vary somewhat from our results, most notably for vegetarian pizza, where its specification is for 24% topping excluding cheese and sauce.

(B) The manufacturer tells us these pizzas were recently reformulated with the aim of improving the base and providing more consistent topping.

(C) The figures in the table relate to pizzas bought in NSW. Woolworths informs us it has different suppliers in different states, so topping amounts may vary.

(D) Called the House Special.

The big pixel

Digital cameras for (almost) everyone.

If you're happy with your current camera and don't mind waiting for prints from a photo lab, there's little incentive to change to a digital camera. However, if you want to send images to friends or family in minutes, or you like the idea of more immediate control over the images you take — print, save or delete on the spot — a digital camera might be for you.

Changing will cost you upfront, so it's a question of how the expenditure weighs up against the benefits. On the upside:

- Digital cameras are often light and small.
- They give you control over an image from the moment it's taken to the point where you decide whether to discard it.
- They have lots of useful features (see *What to look for*, page 14).
- Digital images are easy to store, should last as long as the media they're recorded on and can be sent to as many people as you want without harming the original.

To compare the cost of buying and using a compact camera versus a digital equivalent, consider the following calculations.

For a standard compact camera:

- Purchase cost — let's say \$350 as an example.
- A year's worth of film plus processing — conservatively estimating one roll per month, 12 rolls of 24-exposure film at around \$17 each adds up to \$204.
- If you want digital access to your pictures, add a small cost for scanning film to CD at the time of processing. If you scanned one film in four, that's around \$30 over the year.
- Using these sample figures, that's a total cost of \$584 for the first year. If you're more of a photography enthusiast the cost might be considerably higher, and it doesn't take into account any reprints, double prints or enlargements.

Now try similar calculations for a digital camera:

- Using the CANON PowerShot A70 as an example of a reasonable replacement for a standard compact

IN A NUTSHELL

- They won't suit everyone, but could save you money in the long run — see below.
- What sort of photographer you are will determine what camera suits you best — see page 12.
- Shutter delay may mean lost opportunities — page 15.
- Want help choosing a digital camera? Go to www.choiceextra.com.au and click on Oct 03 under 'cameras, digital' in the index for our interactive tool, 'Find me a camera'.

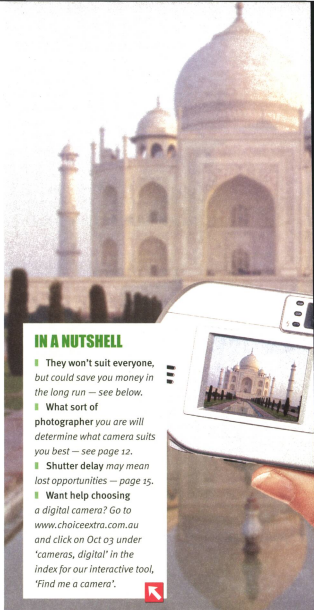


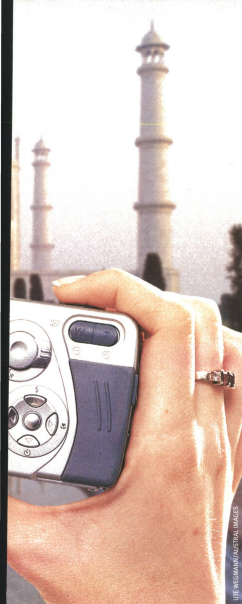
camera, your purchase price would be around \$699.

- There's no film processing cost, but printing images on photo-quality paper using an inkjet printer will cost about \$2.35 for an A4 page (four images per page). Although you may still take the equivalent of 12 rolls of 24 frames per year, you'll probably only keep a small proportion of these. One of the advantages of digital cameras is that you only print the images you want, so assuming you print half the images (144), that'll come to around \$85.

- There are no digital imaging costs, so the total for the year is around \$784.
- If you need to buy extra memory, it'll take a bit longer to break even.

Of course, costs will vary from person to person, but in this example the price difference in the first year is \$200. Over two years the digital camera is still \$51 behind, but every year after that the digital camera comes out well ahead. As a further incentive, if the camera is small and light and you're not paying for every shot you take, you may find you're more inclined to carry and use it.





Digital basics

Digital cameras and normal film cameras have a lot in common: they both have lenses and rely on a combination of shutter speed and aperture size to record an image. But there are some very important differences:

- Digital cameras have no film — they use a computer chip to record the image as a series of dots called pixels (from 'picture elements'). The more pixels, the more detailed the image is and the bigger you can print the picture without losing detail. This is called the camera's **resolution** and is usually measured in megapixels (millions of pixels).
- Images are stored in the camera on a removable memory card (or in some cases on built-in memory as well). These have a capacity described in megabytes and you can replace or swap them with bigger cards if necessary.
- You can choose to store your images at different quality levels for different uses. Generally, these are: low quality for email and other online viewing (you don't have to print them to share them around); medium for printing at normal photo size; high for big prints. The higher the quality, the bigger the file size and the more memory is used to store it.
- On a digital camera you can view the image as soon as it's taken and decide whether you want to keep or delete it — or you can review an image taken earlier.
- To print images you can connect the camera to a computer, download and print; or remove the memory card and place it in a card reader on the printer; or connect the camera directly to a printer via a USB cable. Alternatively, you can take the camera or memory card to a photo minilab and get the photos printed there.

WHAT TO BUY

Under \$1000

CANON PowerShot A70	\$699
FUJIFILM FinePix S 304	\$799
OLYMPUS C 50	\$999
OLYMPUS C 740 Ultra Zoom	\$999
SONY Cyber-Shot DSC-P72	\$699

The **CANON PowerShot A70** is the top scorer in this price range. It has automatic and manual exposure, white balance and focus settings, and at \$699 it's a good buy.

The others in the list all scored equally. The **OLYMPUS C 740 Ultra Zoom** has a very long zoom, which could be useful if you're into sports, and an accurate LCD viewfinder. The **SONY Cyber-Shot DSC-P72** has minimal shutter delay and works well in low-light situations. The **OLYMPUS C 50** is a five-megapixel camera and has an effective flash, and the **FUJIFILM FinePix S 304** has very good picture quality for a camera at this price.

Over \$1000

SONY Cyber-Shot DSC-F717	\$1999
FUJIFILM FinePix S 602 Zoom	\$1499
OLYMPUS C 5050 Zoom	\$1699

Over \$1000, the overall top-scoring **SONY Cyber-Shot DSC-F717** is the pick of the cameras in this test. At \$1999 it's a match for many professional digital cameras for image quality, has good viewfinder accuracy and battery life, and is very versatile.

It's hard to go past the **FUJIFILM FinePix S 602 Zoom** at its price: it has good image quality and the second-best overall score in this test.

The **OLYMPUS C 5050 Zoom** has good image quality and is a good performer overall. Its viewfinder isn't as accurate as the **FUJIFILM**'s or the **SONY**'s, battery performance isn't as good and it has a shorter zoom, but it's very versatile.

What kind of photographer are you?



OCCASIONAL SNAPPER

You probably fit the profile of an occasional snapper if:

- You only use the camera on special occasions (birthdays, weddings, etc).
- You want a camera that's easy to use.
- You probably aren't interested in learning more than the basics.
- You don't want added extras.
- Most of your photos will be for albums or keepsakes.
- You don't tend to get print enlargements.

OUR ADVICE:

For the occasional snapper, the major consideration is ease of use — you don't use the camera very often and relearning complicated functions every time you pick it up isn't on. Automatic everything is what's called for, so manual control over exposure and focus isn't a priority. Batteries go flat over time, so being able to replace them easily or recharge them quickly is important. A good flash is essential.

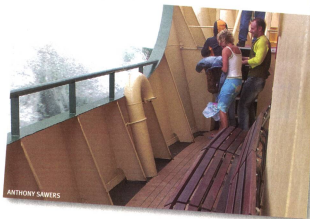
Stick with the lower-cost cameras. Two to three megapixels will be sufficient for reasonable-quality standard-sized prints (and even some slightly bigger if necessary). You probably won't ever recover the difference in cost between a digital and conventional camera. If you won't take advantage of digital functions like emailing images, you may be better off sticking with a cheap conventional camera.

FEATURES TO LOOK FOR:

- Easy to use.
- Good flash.
- Standard batteries, or batteries that are rechargeable outside the camera.
- Good image quality on automatic functions.

RECOMMENDED MODELS:

CANON PowerShot A70	\$699
SONY Cyber-Shot DSC-P72	\$699



KEEN SNAPPER

You're likely to be a keen snapper if you share some similarities with the occasional snapper, but also:

- You often keep a camera handy.
- You're used to using all your camera's basic functions.
- Sharing photos is important.
- You make larger prints from really good shots.
- You want a camera that's uncomplicated but versatile.
- You like to take pictures in lots of different conditions.

OUR ADVICE:

Ease of use is still a major factor, but versatility and image quality are equally important. There's no need to go above three megapixels because you're unlikely to want prints bigger than 22 x 25.5 cm.

Battery life is probably more important than type — sharing photos is as important as taking them so the monitor can get quite a lot of work. Being able to connect to a TV would be a useful additional function. A good flash is essential.

This sort of photographer rarely needs or uses manual settings, so good quality on auto is just as important as for the occasional snapper. An accurate monitor/viewfinder is essential for taking photographs on the spur of the moment, and look for a camera with a minimum of shutter delay. In general, keen snappers may find that a digital camera adds to the pleasure of sharing images and can be cost-effective over time.

FEATURES TO LOOK FOR:

- Good image quality using auto functions.
- Easy to use.
- Versatility.
- Battery life.
- Good flash.
- Accurate monitor/viewfinder.
- Minimum shutter delay.

RECOMMENDED MODELS:

Any of the cameras in our *What to buy* (page 11) list under \$1000.



NICHOLLE HAVENSTEIN

TRAVEL RECORDER

You probably fit the profile of a travel recorder if:

- You use a camera for trips and major events.
- You want your camera to cope with difficult photographic situations.
- You take lots of images — for sharing via email and printing later.
- You want occasional enlargements.
- You want manual control over points of focus and exposure time.

OUR ADVICE:

Versatility and image quality are very important. Three to four megapixels are probably enough, depending on the size of images you want to print.

Pay careful attention to the maximum image storage size and type (see *What to look for: Memory cards*, page 14, for more on this). Image storage is a major issue, particularly on long trips where you don't have access to a computer. Auto image quality is a major factor because most images will be taken using this mode, but so is manual performance. Manual controls should be easy to learn and use.

Battery type and life are important. There's nothing worse than running out of batteries miles from a power outlet. Look for ones you can replace or recharge outside the camera. See the table (page 17) for models that can use normal batteries as well

as rechargeables. Batteries for all except the CANON PowerShot G3, CASIO Exilim EX-Z3, FUJIFILM FinePix F410 and FinePix M603, KONICA Digital Revio KD 500Z, KYOCERA Finecam S5, PANASONIC Lumix DMC-LC40, SONY Cyber-Shot DSC-F717 and Cyber-Shot DSC-FX77 can be charged outside the camera.

A good flash is essential, particularly over longish distances (for taking pictures of large rooms, etc.). And an accurate monitor/viewfinder with a minimum of shutter delay is vital for spur-of-the-moment photographs. For the very keen the ability to attach a separate flash could be quite useful — check out the *Other specifications* section in the *Find me a camera* interactive tool on www.choiceextra.com.au to see which cameras have this function (go to 'cameras, digital' in the index and click on Oct 03).



FEATURES TO LOOK FOR:

- Maximum image storage.
- Easy manual controls.
- Versatility.
- Good auto and manual image quality.
- Three to four megapixels.
- Battery type and life.
- Good flash.

RECOMMENDED MODELS:

FUJIFILM FinePix S 602 Zoom \$1499

Or either of the models in the *What to buy* list that are over \$1500, but you'll probably have to get some extra memory whatever you buy.



CHRIS HUGGLES

HOBBYIST

You're likely to fit the profile of a hobbyist if:

- You spend a lot of time taking photos, or have more than one camera.
- You're well acquainted with normal camera functions.
- You take the time to learn more complex procedures.
- You want a 'digital darkroom' at home.

- Printing lots of images both small and large is important.
- You prefer manual control over exposure and focus.

OUR ADVICE:

Versatility and image quality are probably more important than ease of use, but even for the very keen and experienced photographer there's nothing more frustrating than a function that's hard to find or execute.

The more megapixels the better, because you're likely to print up to A3-sized images. But don't rely entirely on megapixels. FUJIFILM cameras are designed to produce good-quality photos with large file sizes from a relatively small effective resolution (see right). Whatever you choose you'll have similar storage needs to the travel recorder to cope with big image files.

A functional flash is important, but this can be supplemented with an external flash (see *Travel recorder*, page 13). Battery usage is also similar, but there may be a little more flexibility because you're likely to have a second camera handy for emergencies. For taking photographs on the spur of the moment you'll want an accurate monitor/viewfinder and a camera with a minimum of shutter delay.

FEATURES TO LOOK FOR:

- Good manual controls.
- More than four megapixels.
- Good manual image quality.
- Versatility.
- Accurate viewfinder.
- Minimum shutter delay.

RECOMMENDED MODELS:

The same as for the travel recorder.

Most digital cameras have a monitor (LCD screen) on the back, on which you can view the photos stored on the camera, change your settings and frame your next shot.

What to look for

The table on pages 16–17 gives details of which models have the following specs and features.

■ **Resolution:** Many digital camera manufacturers list resolution in 'effective megapixels'. This is based on a standard generally accepted in the industry and gives a reasonable indication of the maximum number of pixels the camera uses to create an image. In effect, the more megapixels, the bigger the image file size and the bigger you can print.

However, FUJIFILM cameras have their own chip design and use software to increase the file size the camera can produce. This is helpful if you want to print very large pictures.

■ **Viewfinder type:** Most of the cameras in this test have an optical viewfinder as well as an LCD monitor on the back of the camera. The FUJIFILM FinePix M 603 and NIKON CoolPix 2500 don't have a viewfinder at all, so you have to rely on the LCD monitor to see what you're taking. This could be a problem if you wear glasses for reading or are taking photos in bright sunlight. In general, monitors can be hard to see in bright conditions and having to wear reading glasses to take a photo is inconvenient. Viewfinders don't suffer from either of these problems, but aren't always as accurate as monitors.

■ **Shutter delay:** You want as little delay as possible between pressing the button and the photo being taken. The first number in this column of the table is how long it took from when the shutter button was pressed until the shutter opened to take the picture. The second number is the same process, but with the prefocus mechanism engaged by half-depressing the shutter button.

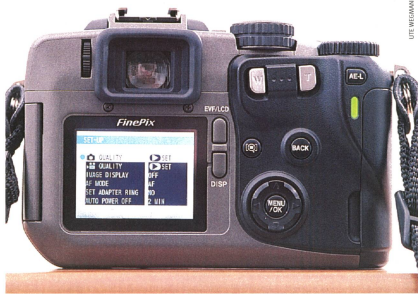
Many of the cameras were pretty slow without prefocus engaged, taking from one to one and a half seconds to respond — too slow to catch really spontaneous photos. The quickest were the RICOH Caplio G3, PANASONIC Lumix DMC-LC40 and SONY Cyber-Shot DSC-P72. The MINOX DC 3311 was a very tardy 2.5 seconds, by which time that special moment would be well and truly past.

However, they're all much faster when prefocus is engaged and a number could manage a very responsive 0.04 of a second — the NIKON CoolPix 4500 brought up the rear with 0.59 of a second.

■ **Memory cards:** These are the main form of storage for your images. There are many types of card available, but most cameras will only accept one or two (see the table, page 17, for details). Type is probably less important than storage capacity because they're all physically small and their cost is tied to memory capacity.

Currently, COMPACTFLASH and SMARTMEDIA cards are cheaper than other types, but may not have some desirable features, such as better error correction or being able to 'lock' the card so it can't be overwritten.

The capacity of most of the cards supplied with the cameras isn't large, so it's worth getting a bigger one when



UTB WEGMANN

you buy. You can expect to pay around \$1 per megabyte for all but the xD, MULTIMEDIA and SECURE DIGITAL cards, which cost roughly twice as much but have the advantage of more sophisticated error correction and encryption functions. Models marked 'int' in the *Supplied memory capacity* column in the table have internal memory, but they'll take a memory card as well.

For those who want to store lots of high-quality images, the 1 Gb IBM Microdrive (around \$699) might be an option. It uses a COMPACTFLASH type II connection, and will connect to the CANON PowerShot S45, S50 and G3, Casio QV 5700, FUJIFILM FinePix S602 Zoom and M 603, MINOLTA Diimage 7 Hi, NIKON Coolpix 4500 and 5700, OLYMPUS C 5050 Zoom and RICOH Caplio G3 in this test.

Batteries: Digital cameras are usually pretty power-hungry, and as a general rule rechargeable batteries are a good idea. However, some cameras are more energy-efficient than others — see *Battery life score* in the table for details. All the Li-ion batteries in this test are rechargeable.

Video output: A connection that allows you to look at

your pictures or movies on TV. This is a handy way to show your pictures to a group and makes your digital camera a highly portable display device as well as a camera. The table shows which cameras have this feature and the 'S' indicates those that can record sound as well.

Manual preselection of aperture/shutter speed:

Aperture controls the depth of field in your picture, allowing you to determine which parts of the image are in or out of focus. Setting the shutter speed is handy if you're taking photos of fast-moving objects or to compensate for low light.

Manual focusing: All the cameras in this test have autofocus, but manual focus is useful for situations where the automated function isn't up to it. Low light and subjects behind glass or with little contrast can be tricky for some systems.

Continuous manual focus is more useful than systems that only offer a number of preset distances, as it allows for more precise control. Some cameras have both — the table lists them, and the number in the column indicates the number of preset distances, if applicable.

Table notes (the table is overleaf)

This test was conducted in conjunction with several other consumer organisations around the world.

1 Overall score

This is a combination of the following scores:

- Image quality (auto and manual are equal): 30%
- Ease of use: 28%
- Versatility: 13%
- Viewfinder/monitor: 12%
- Battery life: 10%
- Flash: 4%
- Movie quality: 3%.

2 Image quality

This is an evaluation of the camera's resolution (sharpness), colour reproduction, vignetting (loss of brightness at the photo's edges), distortion (curving straight lines) and focusing (speed and accuracy). We took a number of images with each camera in both fully automatic and manual mode.

3 Ease of use score

A five-person evaluation of each camera's manual, viewfinder, monitor, data transfer and shutter delay, plus inserting and removing its memory card and changing its settings, controls and batteries.

4 Versatility score

An evaluation of the camera's lens, memory, light sensitivity adjustment (based on the ISO 100/200, etc, standard), image quality, ability to deal with different lighting situations (white balance), shutter, exposure options, viewfinder/monitor size and adjustment, image deletion, flash type and red eye reduction, focus (closest and manual), battery options and performance, audio and video connections, image stabilisation, continuous shooting, tripod socket, and the time it took for the camera to be ready to take a photo.

5 Viewfinder/monitor score

A measure of the difference between the height and width displayed in the viewfinder/monitor and what is recorded on the final image, and an appraisal of the image quality for both.

6 Battery life score

A measure of how many photos you're likely to be able to take with freshly charged or new batteries. Cameras with a score of 100% managed over 250 of the following cycles before the first 'battery low' warning: turn on in record mode, zoom full range and back, take photo, image viewed for five seconds in playback mode then deleted, camera set to record mode and the cycle begun again.

7 Flash score

Tested at one, three and five metres to check the exposure is even across the image.

8 Movie quality

Cameras that are able to record video were used to make four 'highest-quality' movies and then scored on resolution of detail, fluency of playback, picture noise and pixelation caused by compression.

9 Features

These are explained in *What to look for*, left.

10 Memory cards

CF I or II = COMPACTFLASH card Type I or Type II
SM = SMARTMEDIA card
MM = MULTIMEDIA card
MS = MEMORY STICK
SD = SECURE DIGITAL
xD = xD PICTURE CARD

* Connects the camera to a TV to show pictures or movies. 'S' means it can also record sound.

** A number in this column indicates a number of preset distances available in manual focus — see Manual focus, above, for more on this.

*** Equivalent to a 35 mm camera; optical zoom only.

† Opt = optical, LCD = liquid crystal display, none = the camera has no viewfinder.

†† Shutter delay, for left, for what the two numbers mean.

††† The Li-ion and Ni-MH batteries are rechargeable, the alkalines and CR-V3s that came with the cameras in this test aren't.

‡ Includes all protruding parts when camera is switched off.

‡‡ Includes battery, memory card and neck strap if supplied.

‡‡‡ Prices are recommended retail, as provided by manufacturers in July 2003.

na Not applicable — not movie-capable.

ns Not stated.

(A) Can also use AA non-rechargeable batteries.

PERFORMANCE

Brand / model (in rank order)

	1 Overall score (%)	2 Automatic image quality score (%)	2 Manual image quality score (%)	3 Ease of use score (%)	4 Versatility score (%)	5 Viewfinder / monitor score (%)	6 Battery life score (%)	7 Flash score (%)
SONY Cyber-Shot DSC-F717	82	71	75	77	93	99	100	86
FUJIFILM FinePix S 602 Zoom	79	69	75	73	83	90	100	82
OLYMPUS C 5050 Zoom	77	73	74	73	100	74	82	83
MINOLTA Dimage 7 Hi	74	64	64	74	100	86	56	83
NIKON Coolpix 5700	73	65	67	73	88	79	64	81
CANON PowerShot A70	71	63	66	71	86	55	82	81
CANON PowerShot G3	71	66	72	56	100	64	82	85
CANON Powershot S50	71	66	74	73	92	64	65	68
CASIO QV 5700	70	65	68	57	87	71	84	86
FUJIFILM FinePix S 304	69	71	72	62	47	69	100	77
OLYMPUS C 50	69	66	65	66	59	71	82	95
OLYMPUS C 740 Ultra Zoom	69	67	64	69	69	78	82	63
PANASONIC Lumix DMC-LC40	69	61	63	68	78	68	100	51
SONY Cyber-Shot DSC-P72	69	65	67	74	72	52	80	72
CANON Digital IXus 400	68	68	71	74	69	57	54	75
NIKON Coolpix 3100	68	66	71	71	62	57	82	72
PENTAX Optio 550	67	63	66	66	84	58	82	54
PANASONIC Lumix DMC-FZ1	66	55	59	68	65	78	75	66
RICOH Caplio G3	66	55	55	71	86	61	74	63
SANYO Xacti VPC-J1EX	66	66	66	64	74	53	75	65
NIKON Coolpix 2500	65	64	65	60	58	95	65	36
SONY Cyber-Shot DSC-FX77	64	58	59	72	61	58	54	85
CANON PowerShot S45	63	60	62	56	82	57	63	77
FUJIFILM FinePix F 410	63	62	64	72	41	52	82	68
FUJIFILM FinePix M 603	63	64	67	62	50	78	54	68
NIKON Coolpix 4500	63	65	69	50	94	66	50	55
OLYMPUS Camedia C-350 Zoom	63	62	58	67	49	50	80	78
PANASONIC Lumix DMC-F1	63	58	56	72	63	58	71	59
KODAK EasyShare LS 633 Zoom	62	60	57	63	49	53	82	75
MINOLTA Dimage F300	62	75	67	53	83	46	45	72
PENTAX Optio S	62	57	61	67	73	52	59	64
KONICA Digital Revio KD 500 Z	61	64	67	57	42	53	74	73
SAMSUNG Digimax V4	61	66	65	64	66	54	38	66
CASIO Exilim EX-Z3	60	56	62	68	49	47	71	59
CASIO QV-R3	60	59	59	49	57	68	100	39
OLYMPUS Stylus µ300 Digital	60	61	60	59	46	48	82	78
KYOCERA Finecam S5	59	63	63	61	57	48	55	60
PENTAX Optio 330 RS	59	52	59	48	52	66	79	78
HP Photosmart 720	58	66	65	45	54	52	81	56
KODAK EasyShare DX 4330	57	65	67	47	40	62	61	86
MINOX DC 3311	57	53	57	47	61	52	82	62
KONICA Digital Revio KD-400Z	56	60	60	54	41	55	59	68
CASIO Exilim EX-S2	55	46	50	63	26	66	78	49
PANASONIC Lumix DMC-F7	54	60	64	55	45	54	37	82
HP Photosmart 812	52	64	57	44	43	79	31	45

	9 FEATURES			SPECIFICATIONS										
Image quality (%)	Video out*	Manual aperture / shutter	Continuous manual focusing**	Resolution (effective megapixels)	Zoom range (mm)**	Viewfinder type†	Shutter delay (sec)††	Supplied memory capacity (Mb)	10 Compatible memory cards	Number / type of batteries†††	Size (W x H x D, cm)†	Weight (g)††	Warranty (years)	Price (\$)†††
✓ S	✓ / ✓	✓		5.0	38-190	LCD	0.8 / 0.19	32	MS	1 Li-ion	12.5 x 7.5 x 17	699	1	1999
✓ S	✓ / ✓	✓		3.1	35-210	LCD	0.55 / 0.12	16	SM, CF I or II	4 AA alkaline	13 x 8.5 x 10.5	618	1	1499
✓ S	✓ / ✓	✓		5.0	35-105	Opt	0.8 / 0.14	32	xD, SM, CF I or II	4 AA alkaline	12 x 8.5 x 8	510	1	1699
✓ S	✓ / ✓	✓		5.0	28-200	LCD	0.7 / 0.18	16	CF I	4 AA Ni-MH (A)	12.5 x 9.5 x 12.5	687	1	2399
✓ S	✓ / ✓	✓		5.0	35-280	LCD	0.6 / 0.19	32	CF I or II	1 Li-ion	11.5 x 8 x 11	565	1	1999
✓ S	✓ / ✓	✓		3.2	35-105	Opt	0.8 / 0.04	16	CF I	4 AA alkaline	10.5 x 6.5 x 4.5	316	1	699
✓ S	✓ / ✓	✓	1	4.0	35-140	Opt	1.4 / 0.13	32	CF I or II	1 Li-ion	13 x 8 x 7.5	525	1	1399
✓ S	✓ / ✓	✓		5.0	35-105	Opt	1 / 0.04	32	CF I or II	1 Li-ion	12 x 6 x 5	318	1	1399
✓	✓ / ✓	✓	1	5.0	34-102	Opt	1.3 / 0.19	16	CF I or II	4 AA Ni-MH (A)	12.5 x 8 x 7	496	ns	1699
	✓ / -			3.2	38-228	LCD	0.9 / 0.37	16	xD	4 AA alkaline	11 x 8 x 9	397	1	799
✓	✓ / ✓			5.0	38-114	LCD	0.7 / 0.18	32	xD	1 Li-ion	10.5 x 6.5 x 4.5	228	1	999
✓	✓ / ✓	✓		3.2	38-380	LCD	1 / 0.04	16	xD	2 CR-V3	11.5 x 7 x 8	419	1	999
✓ S	✓ / ✓			3.9	33-100	Opt	0.4 / 0.13	16	SD, MM	1 Li-ion	11 x 8 x 7.5	398	1	1429
✓ S	✓ / -	5		3.2	39-117	Opt	0.4 / 0.04	16	MS	2 AA Ni-MH (A)	12 x 6 x 4	258	1	699
✓ S	✓ / -	1		4.0	36-108	Opt	0.9 / 0.1	32	CF I	1 Li-ion	9.5 x 6 x 3.1	231	1	1049
✓	✓ / -			3.2	38-115	Opt	0.7 / 0.05	16	CF I	2 AA Ni-MH (A)	9 x 7 x 4.5	219	1	799
✓ S	✓ / ✓	✓	1	5.0	38-188	Opt	1 / 0.1	16	SD	1 Li-ion	10.5 x 6.5 x 4	253	1	1499
✓ S	✓ / -			2.0	35-420	LCD	0.9 / 0.12	8	SD	1 Li-ion	12.5 x 7 x 9.5	391	1	989
✓ S	✓ / -	✓		3.2	35-105	Opt	0.2 / 0.04	Int 8	SD	4 AA alkaline	12.5 x 6 x 4	210	1	599
✓ S	✓ / -	3		3.2	37-104	Opt	1 / 0.04	16	SD, MM	1 Li-ion	10.5 x 6 x 3.5	190	1	749
	✓ / -			2.0	37-111	None	1.1 / 0.31	8	CF I	1 Li-ion	12.5 x 6.5 x 3.5	216	1	499
✓ S	✓ / -	5		4.0	37	Opt	0.9 / 0.12	16	MS	1 Li-ion	10.5 x 7.5 x 2.8	186	1	1099
✓ S	✓ / ✓	✓	1	4.0	35-105	Opt	1.2 / 0.31	32	CF I or II	1 Li-ion	12 x 6 x 5	317	1	1099
	✓ / -			3.1	38-114	Opt	0.5 / 0.09	16	xD	1 Li-ion	9 x 7 x 3.5	199	1	799
✓ S	✓ / -			3.1	38-76	None	0.7 / 0.18	16	xD, CF I or II	1 Li-ion	7 x 9.5 x 4	288	1	1299
✓ S	✓ / ✓	✓	1	4.0	38-155	Opt	1.1 / 0.59	16	CF I or II	1 Li-ion	15 x 8.5 x 5.5	413	1	1449
✓	✓ / -			3.2	35-105	Opt	1 / 0.1	16	xD	2 AA alkaline	11 x 6 x 4.5	222	1	599
✓ S	✓ / -			3.2	35-105	Opt	0.7 / 0.1	16	SD	1 Li-ion	11 x 5.5 x 3.5	182	1	989
✓ S	✓ / -			3.1	37-111	Opt	0.7 / 0.2	Int 16	SD	1 Li-ion	12 x 6 x 4	240	1	799
✓ S	✓ / ✓	✓		5.0	38-114	Opt	1.5 / 0.13	32	SD	1 CR-V3	11.5 x 6 x 4	239	1	1199
✓ S	✓ / -	✓	1	3.2	35-105	Opt	0.5 / 0.04	Int 11	SD	1 Li-ion	9 x 5.5 x 2.1	122	ns	859
	✓ / -	✓	1	5.0	39-117	Opt	1.1 / 0.14	16	SD, MS	1 Li-ion	10 x 6 x 3.5	229	1	1299
✓ S	✓ / ✓			4.0	38-114	Opt	1.1 / 0.1	32	SD	2 CR-V3	11 x 5.5 x 4	224	1	899
	✓ / -	✓	1	3.2	35-105	Opt	0.5 / 0.04	Int 10	SD	1 Li-ion	9.5 x 6 x 2.4	147	1	899
	✓ / -	✓	1	3.2	37-111	Opt	1.6 / 0.14	Int 11	SD, MM	1 Li-ion	10 x 6.5 x 3.5	226	ns	999
✓	✓ / -			3.2	35-105	Opt	0.9 / 0.31	16	xD	1 Li-ion	10.5 x 6 x 4	197	1	799
✓	✓ / -	✓	1	5.0	35-105	Opt	1.2 / 0.15	16	SD	1 Li-ion	9.5 x 6 x 4	198	2	1195
	✓ / -	✓	1	3.2	38-113	Opt	1.7 / 0.19	Int 11	CF I	1 Li-ion	9.5 x 6.5 x 3.5	240	1	999
✓ S	✓ / -			3.2	34-102	Opt	1.34 / 0.37	Int 16	SD	4 AA alkaline	12 x 8 x 5.5	366	ns	799
✓ S	✓ / -			3.1	38-114	Opt	1.4 / 0.31	Int 16	SD	1 CR-V3	11.5 x 7 x 5.5	264	1	699
✓	✓ / -			3.1	32-96	Opt	2.5 / 0.2	Int 8	CF I	4 AA alkaline	11.5 x 8 x 7.5	349	1	499
	✓ / -	1		4.0	39-117	Opt	1.1 / 0.49	16	SD, MM, MS	1 Li-ion	9.5 x 6 x 3.5	228	1	999
	✓ / -	1		2.0	36	Opt	0.15 / -	Int 12	SD, MM	1 Li-ion	9 x 6 x 1.5	108	ns	699
✓	✓ / -	1		2.0	35-70	Opt	1.1 / 0.42	8	SD	1 Li-ion	11 x 5.5 x 3.5	186	1	659
✓ S	✓ / -			3.9	37-111	Opt	1.5 / 0.37	16	SD	2 AA alkaline	10.5 x 7 x 4.5	244	ns	999

WHAT'S INULIN?

You may be seeing inulin in the ingredients list of more foods and be wondering what it is. It's a type of carbohydrate found in plants and is made of fructose, a type of sugar. Its main source is chicory root, but it's also found in artichokes, onion, garlic, and wheat.

It can now be included on labels as a source of soluble fibre, and may also be used to replace fat in foods, as it has a creamy mouthfeel.

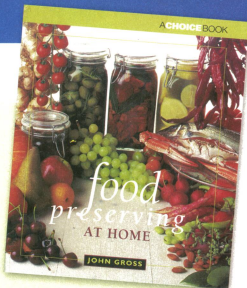
Inulin also acts as a 'prebiotic' — another word that's becoming fashionable — which is a food for probiotics, the friendly bacteria that, if present in food in sufficient quantities, can have beneficial effects on your digestive system.

FOOD SAFETY: PRESERVING VEGIES

While advances in food technology mean that preserving vegetables at home may not be as common as it once was, it's still fairly popular, especially if you've got your own veggie garden or love antipasto. But a hidden danger could be lurking in that bottle of preserved eggplant.

Without the addition of an acidifying substance, it's possible that the *Clostridium botulinum* organism, which causes botulism, can grow. Botulism is a serious disease that has a relatively high death rate. Deaths overseas have been linked to botulism from vegies that have been preserved in olive oil only.

To prevent its growth the pH needs to be at an acidic level, which it won't be if only oil is used as a preservative. Vinegar is the most common acidifying agent, but citric acid and lemon juice can also be used. Add vinegar to the vegetables at a ratio of one to three (100 g vinegar to 300 g vegies), before adding the oil. While no guarantee against spoilage, at least it should stop you being poisoned. Check out the CHOICE Book *Food Preserving at Home* (above) for more tips on preserving all types of food (see page 40 to order it).

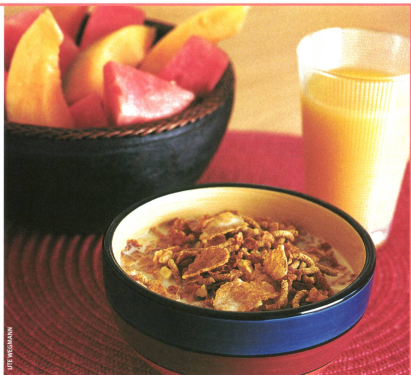


Eating breakfast fights the fat

In a recent study, researchers in the US found that people who'd regularly skipped breakfast had four and half times the chance of being obese as those who regularly ate breakfast. They also found that people who ate out frequently for either breakfast or dinner had twice as much chance of being obese as those who did so less frequently.

A second study, conducted by the University of Sydney in conjunction with Kellogg's, has also linked obesity to children who skip breakfast. It found that children who ate breakfast regularly were generally leaner than those who didn't. A number of other studies have shown that eating breakfast may help children concentrate better.

People who eat breakfast also have more nutritious diets as a whole, eating less fat and more fibre and many vitamins and minerals. All in all, you really are better off with more than just a cup of coffee.



JUTY WICKHAM

Garden HOSES

Liability or garden lifeline?
Our tests find out.

Poor-quality garden hoses can be frustrating to use: they kink easily, shutting off the water flow, and sometimes their fittings develop annoying leaks. When the weather turns cold they can become hard and inflexible. So how do you find a good one?

In shops, most hoses are coiled and securely bound, so it's difficult to tell how pinch- and kink-resistant or flexible they'll be. You need to test them, so this is what we did with all the hoses of a common size — 12 mm in diameter and around 18 m long — that we could find in shops.

KINKY BEHAVIOUR

If a hose kinks or pinches easily it's particularly frustrating, often reducing the flow to an unimpressive dribble. Not only that, but kinking can permanently damage a hose, particularly if it keeps occurring in the same spot.

In our test we found large differences in the hoses' ability to resist kinking: six were good or even excellent, but five others were rated poor (see the table on page 20 for which).

GIVE US FLEXIBILITY, NOT GRIEF

For poorer-quality hoses, good flexibility is often the flipside of too much pinching and kinking. Better-quality hoses, however, are flexible and kink-resistant at the same time.

To test the flexibility of the hoses, we rated them on their ease of uncoiling, together with how easy they were to use outside on a cold morning.

Only three hoses were rated good or very good: the varying degrees of stiffness in the others made them hard to use. The **NYLEX Tripleflex** was the best, maintaining suppleness even when cold.



PHOTO: ANTHONY SAWIES

BURSTING AT THE SEAMS

We tested the pressure resistance of the hoses according to the toughest requirements of the Australian standard to get the best idea of the quality difference between the hoses. To pass this test, hoses must maintain a water pressure equal to three to four times normal mains pressure for 20 minutes at 40°C, and not swell more than 25% or burst.

The **NETA Evergreen** burst, while three other hoses, the **AIFA**, **BUDDY** and **NYLEX Commando** exceeded the 25% allowable increase in diameter. While none of these three hoses showed fitting leakage after the pressure test, hoses that aren't sufficiently pressure-resistant can develop this problem because fittings no longer attach snugly.

The manufacturers of the **BUDDY** and **NETA Evergreen** hoses told us that if we'd tested them at the lowest pressure allowed by the standard, they would have passed this test. As always, though, we

IN A NUTSHELL

■ One hose burst, five kinked badly, and most are too stiff to use easily on a cold morning. It all adds up to the difference between watering being a pleasure or a chore.

■ There's a relationship between price and performance: it seems you need to pay at least \$35 to get a good hose (though even that's not a guarantee — see Fittings, page 20). Below that it's pretty hit-and-miss — the \$7 **GROW-WELL** scored better than several more expensive hoses.

TEST: Garden hoses

KMART WITHDRAWS HOSE FROM SALE

We included **THE PRICE BRAND** hose sold by Kmart in our testing. When we told Kmart it had failed to meet Australian standard test requirements, it carried out its own testing, confirming our results, and told us it had immediately removed the hose from its stores nationwide.

For this reason we haven't listed **THE PRICE BRAND** in the table below. However, if you've already bought one and are interested in its results, it burst in the pressure test, kinked very easily and was fairly stiff to use; it would have had an overall score of 23%.

think if there are products that pass the standard's requirements better than some others, you want that information to make the choice for yourself.

FITTINGS

Some of these weren't much good. On the **NETA Evergreen**, for example, the fittings blew off at well under typical mains water pressure and couldn't be tightened enough due to a lack of thread.

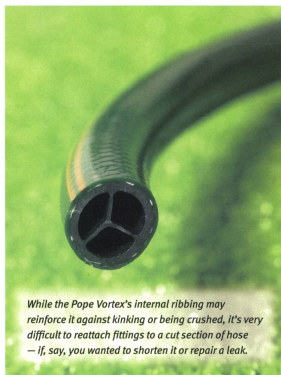
And if you think brass fittings have a special aura of quality, think again. The brass fittings on the **NETA Grande** were too difficult to tighten properly and they also blew off at about half typical mains water pressure — just not good enough. This hose gives the lie to the general rule that paying \$35 or more is likely to give you better quality: it cost over \$40.

The **POPE Vortex** has a unique design based on internal 'tri-channel' ribbing (see right). While this probably helps it resist crushing and kinking, the ribbed inner core prevents fittings from sealing adequately if they're reattached to a cut end — and it's not uncommon to cut a hose, particularly if it's been damaged or you want to shorten it or attach it to a reel.

When we asked the distributor, Toro, what method it recommends to remove the ribbing, it advised us to drill it out. Not very helpful advice, unfortunately, as we'd already tried this a number of times (with a 12 mm drill bit to match the inner diameter of the hose), but with no success — the fittings still leaked.

A suitable warning on the packaging, indicating that its design means that the hose shouldn't be cut, would be a good idea.

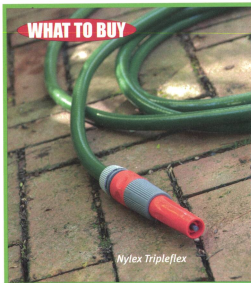
These problems with fittings mean we've relegated these three hoses to the 'not recommended' category, even though two of them did quite well in other tests — see the table for details.



While the Pope Vortex's internal ribbing may reinforce it against kinking or being crushed, it's very difficult to reattach fittings to a cut section of hose — if, say, you wanted to shorten it or repair a leak.

Brand / model (in rank order)	PERFORMANCE					SPECIFICATIONS			
	1 Overall score (%)	2 Pressure resistance score (%)	3 Flexibility score (%)	4 Kink resistance score (%)	Problems with fittings*	Measured length (m)	Fittings supplied	Warranty (years)	Origin
NYLEX Tripleflex	80	70	80	90		19.2	(E)	12	Australia
NYLEX Nylaflex Plus	68	64	70	70		18.4	✓ (F)	10	Australia
POPE Premium Heavy Duty	66	78	50	70	(D)	17.9	✓ brass (F)	10	Australia
GARDENER'S CHOICE Aquaflex Premium	65	76	50	70		18.5	✓ (F)	12	Australia
GARDENER'S CHOICE Fitted Reinforced	57	70	50	50		18.3	✓ (F)	3	Australia
GROW-WELL (A)	53	60	50	50		18.3		2	Australia
MITRE 10	52	66	40	50		18.4	(E)	8 (G)	Australia
AQUA-SNAP (A)	50	70	50	30		18.1	✓	3	Australia
POPE All Rounder	50	80	40	30		18.2	✓ (F)	4	Australia
WATEX (A) (B)	47	62	50	30		18.7	✓ (F)	2	Australia
NYLEX Commando	46	38	50	50		18.1	(E)	3	Australia
BUDDY GH/M02F12018	45	36	50	50		18.3	(E)	2	Australia
5 NOT RECOMMENDED (in alphabetical order)									
AIFA 6100	30	40	20	30		18.1	✓ (F)	1	China
NETA Evergreen	33	0 (C)	70	30	x	18.5	(E)	3	Australia
NETA Grande (A)	58	64	40	70	x (D)	18.3	✓ brass (F)	10	Australia
POPE Vortex	73	78	50	90	x	18.5	✓ (F)	15	Australia

WHAT TO BUY



Nylex Tripleflex

NYLEX Tripleflex	\$55.00
NYLEX Nylaflex Plus	\$40.00

Best overall was the NYLEX Tripleflex (\$55), which scored very well in all our tests and has good fittings.

The Best Buy is the NYLEX Nylaflex Plus — not quite as good as its sister Tripleflex hose but \$15 cheaper.

BEST BUY



Nylex Nylaflex Plus

INNER SECRETS OF THE HOSE

Generally, the thicker the hose wall is overall, the better-quality and more expensive is the hose. However, it's very difficult to assess thickness when buying a hose, because fittings make it impossible to see the hose end-on, and manufacturers don't tell you how thick their hoses are. All you can do is attempt to kink or pinch it and check it for flexibility, and hope for the best — or rely on CHOICE's test results.

Hose care

Here's how to look after your new hose to make its life as long as possible.

- Don't leave it baking in the sun, as UV radiation can damage plastics over time, causing fading and cracking.
- Resist the temptation to turn the hose off at the nozzle, or deliberately kink it to temporarily stop the water flow — it'll

stress the hose and fittings and could damage them.

- Keep your hose out of harm's way: don't let your lawnmower or dog chew it up or your car run over it.
- Use a hose reel or keep your hose coiled on the ground.
- Remember that your hose is not a rope.

Manufacturer / Distributor	Price (\$)**
Nylex Consumer Products	55.00 (H)
Nylex Consumer Products	40.00 (H)
Pro Australia	46.90
Smart	35.00
Smart	20.00
Pro Australia	7.00
PPI Corporation	26.05
Pro Australia	15.95
Pro Australia	20.20
Water Australia	14.70 (H)
Nylex Consumer Products	28.00 (H)
PPI Corporation	23.95
Power Power	23.00 (H)
PPI Corporation	20.25
PPI Corporation	56.40
Toro Australia	35.00 (H)

* See note 5, right.

** Prices are set by individual stores; the price shown is what we paid in May 2003 (unless otherwise stated) and includes fittings if they're supplied or available with the hose.

ns Not stated.
(A) Has been discontinued but you may still find it in shops.
(B) Labelled "Reliance" in Coles stores.
(C) This hose burst in this test.
(D) Most fittings can be freely swapped between brands, but these two hoses with brass fittings weren't compatible with some of the other fittings in the test.

(E) Available with and without fittings.
(F) Not available without fittings.
(G) Fittings excluded.
(H) Prices are those provided by manufacturers in June 2003.

1 Overall score

The pressure resistance, kink resistance and flexibility scores were equally weighted to arrive at the overall score.

2 Pressure resistance score

We tested the hoses for pressure resistance in accordance with the relevant Australian standard. Briefly, the hoses were maintained at 1200 kPa for 20 minutes at 40°C. Those that burst scored 0%; the remainder were scored on their percentage increase in diameter due to swelling.

3 Flexibility score

All but the AIFA passed the relevant Australian standard flexibility test. We then assessed and scored their flexibility when they were uncoiled and used outside on a cold morning.

4 Kink resistance score

The hoses were assessed for kinking by bending them into a circle with an internal diameter of 75 mm. They were scored from

very poor (hose kinked very easily) 20%; to excellent (didn't kink or flatten) 90%.

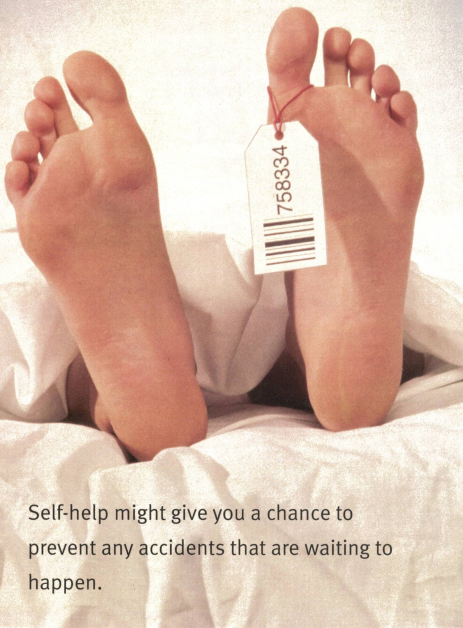
5 Models not recommended

These models did poorly in a number of areas and/or had major fittings problems:

- The AIFA failed the flexibility test and also got very low scores for pressure resistance and kinking.
- The NETA Evergreen burst in the pressure resistance test and kinked badly. Its fittings couldn't be tightened properly and blew off at less than normal mains water pressure.
- The NETA Grande's fittings also blew off at less than typical mains water pressure, probably because poor design means the screw fitting is difficult to tighten properly. Its nozzle also leaked.
- The POPE Vortex did comparatively well in our tests and would have ranked second, but for the problems outlined in *Fittings*, far left. Hoses are too likely to need repairing or to be cut and have fittings reattached for this to be a recommended model.

How to survive the

HEALTH SYSTEM



Self-help might give you a chance to prevent any accidents that are waiting to happen.

IN A NUTSHELL

- Every year, hospital and medical care causes thousands of deaths and hundreds of thousands of lesser 'adverse events'.
- By taking a more active role in your healthcare, you can dramatically reduce the chances of things going wrong.
- There are plenty of free resources that can help — see Where to find out more, below right.

There's even a word for it — *iatrogenic* illness. It means doctor-induced disease.

Hospitals can be dangerous places. Just how dangerous was shown by a big 1995 study. Based on 1992 data, it found over 16% of people going into Australian hospitals suffered injury or death not because of their disease but as a result of their treatment. One in five of those 'adverse events' caused serious disability or death. Half were preventable.

Based on their results, the researchers estimated that across the nation in 1992 there had been up to 14,000 preventable deaths because people's treatment had gone wrong. New safety programs are being instituted but many experts doubt these have yet had much practical effect.

That's just in hospitals. Nobody has a clear idea of how many deaths and injuries occur in other parts of the health system — including people having trouble with over-the-counter and prescription medicines in their own homes.

But there are ways you can help yourself. By taking an active part in your healthcare, making sure you know what's going on and learning to use medicines wisely, you can dramatically improve your chances of getting the best out of your healthcare and avoiding the worst.

So CHOICE has put together a list of basic tips, as well as some reliable — and free — internet resources to help you steer a safer course through your medical care.

CONSUMER TIPS

■ **Take an active part in your healthcare.**

Learn about your condition. Speak up if a doctor, pharmacist or nurse says something you don't understand. And keep asking until you do understand. Surgeons must tell you about the risks involved in an operation as well as the usual success rates.

■ **Keep a list of all the medicines you take.** That includes the non-prescription medicines you buy in pharmacies or supermarkets as well as vitamins and so-called 'natural' remedies. Some prescription drugs and complementary medicines interact with others, preventing some drugs from working and boosting the side effects of others. Remember that your new doctor may not have access to your old records and may have to rely on you for the information.

■ **Tell your doctor about all ongoing conditions.**

When you're dealing with a new doctor, make sure he or she knows about the illnesses you've had in the past, particularly those that are ongoing. Sometimes these need more monitoring and possibly more treatment. Or they may impact on the treatment you'll receive for something else.

■ **Take your pills as prescribed.** No medicine will work if you don't take it, or miss too many doses. Unless your doctor or pharmacist tells you otherwise, finish the whole course of treatment. Finishing the pills is particularly important for antibiotics — your bug can become resistant to the drug and rebound nastily if you don't finish the course.

■ **Be aware of generic drug names.** Many drugs have several manufacturers, each with their own brand name. This can be dangerously confusing. It's not unknown for someone to get a different brand of a drug they're already on and take both, doubling the dose. But the generic (scientific) name is always the same. You'll find it in smaller print beneath the brand name on the packet. So, for example, Coversyl is really perindopril, Prozac is fluoxetine, Valium is diazepam, Norvasc is amlodipine, Nurofen is ibuprofen, Imodium is loperamide. A pronunciation tip: the stress is usually on the second syllable (flu-OX-a-teen).

■ **Think about risks as well as benefits.** Every treatment decision should be based on full knowledge not only of the likely benefits, but of what might go wrong. Ultimately it's your decision, not just your doctor's. X-rays and CT scans are indispensable diagnostic tools and have saved millions of lives. But unnecessary or too frequent use of them can expose you to undesirably high levels of radiation. General

anaesthetic carries risks, too: a small number of people die each year from the anaesthetic alone.

■ **All medicines have potential side effects.** Make sure you know what side effects to watch out for. Read the information leaflet in the packet. For instance, aspirin is a comparatively safe drug but a number of people die each year from the gastric bleeds and ulcers it can occasionally cause. Few drugs work for everybody and even if one doesn't work for you, you may still get its side effects.

■ **When you leave hospital, ask your doctor or nurse to explain the treatment plan you'll use at home.** Going home from hospital is often not the end of your treatment. Research shows that when people are discharged, doctors think patients understand more than they really do about their continuing treatment and follow-up.

■ **Make sure you get the results of any tests or procedures.** Ask the doctor or nurse how you'll be given the results — on the phone, in person or in the mail. For results with potentially serious consequences — such as tests for cancer, HIV, hepatitis C or heart disease — it's important to get these face-to-face, where you can ask questions and get a bit of support if it's an answer you'd rather not have. ■

Where to find out more

The internet is a great tool for health information but not all of it is reliable. But some dependable, independent websites aimed at consumers have done the weeding for you.

■ Perhaps the best of these is the Commonwealth Government's HealthInsite (www.healthinsite.gov.au). It provides a staggering array of information — both its own and links to the best of other people's sites. It's mostly Australian info, so it relates well to our health system.

■ There's also the Victorian government-sponsored Better Health Channel (www.betterhealth.vic.gov.au). It, too, is a comprehensive and credible source of health information on how to understand your condition and get the best out of the health system.

■ Many good health sites are aimed mainly at doctors, but consumers can get a lot out of some of them too. The Cochrane Collaboration sifts the scientific evidence surrounding treatments for all sorts of conditions and publishes the results. It runs a free site aimed at consumers at www.cochraneconsumer.com.

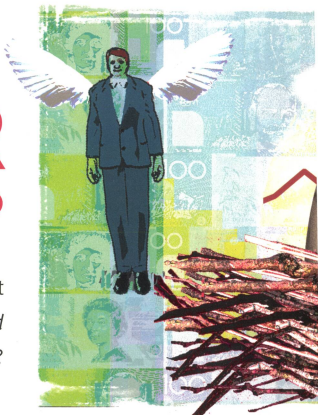
■ And the prestigious Mayo Clinic in the United States has a comprehensive and consumer-friendly information site on medicines and disease management: www.mayoclinic.com. The site has independent editorial content but does carry advertising.

If you go to www.choiceextra.com.au and click on 'Surviving the health system' in the index, you'll find links to all these websites.



SUPER for the soul?

Can your super fund's ethical investment option deliver good social outcomes *and* decent profits?



IN A NUTSHELL

■ **Socially responsible** and ethical super options are becoming commonplace, but they're still not very popular with consumers — why not?

■ **Definitions of 'ethical'** vary greatly — check your fund's measures up to your personal moral measures.

■ **Most socially responsible options** invest in shares, and that's dragged their performance down in recent years, but most research shows they perform on a par with non-ethical funds over the long term.

Are you an investor who wants to combine profits with principles? Your superannuation may be an obvious place to start.

A significant number of super funds now offer an ethical or socially responsible investment (SRI) option. Contact details for not-for-profit funds with SRI options are listed on page 26.

LOW CONSUMER APPEAL

Super funds have been enthusiastic about introducing ethical options, but to date only \$2 billion has been invested. That's not much out of Australia's total superannuation pool of over \$500 billion. Most individual super funds' ethical portfolios hold \$5 million or less.

According to Rainmaker Information Services, less than 1% of the entire managed funds market (which includes super) is invested in ethical or SRI portfolios.

What's stopping consumers from diverting their regular investments, like compulsory super contributions, into ethical options?

SRI supporters argue such funds can advance a social or environmental agenda *and* make reasonable profits. They say all share-based super funds, not only SRI options, have suffered because of poor sharemarket performance in recent years. They're convinced consumer support will grow as the sharemarket picks up and SRI super funds prove they can deliver healthy long-term returns.

However, consumers who switched from a balanced or fixed-interest super option to an SRI fund that put its money in local or overseas shares may not agree right now. If you're willing to give ethical super

a chance in the long term, in spite of poor recent short-term returns, here's how it works.

HOW DO THEY WORK?

For a general definition of ethical or socially responsible investment, see *What does it mean?*, above right. However, the philosophies and investment approach of any two SRI super funds can be worlds apart.

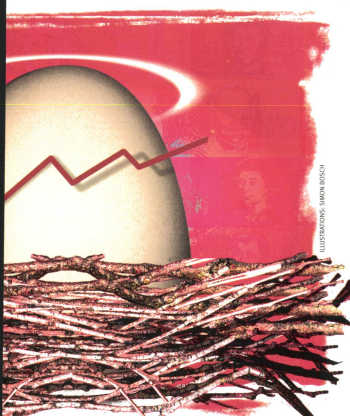
In terms of structure, most funds fit into one of three general types when it comes to SRI:

- The fund offers a specialist ethical or socially responsible option as one of a range of investment choices (other choices may include balanced, Australian shares, international shares and fixed interest).
- The fund continues to use traditional investment selection methods but also screens all investments using a number of social and environmental criteria.
- The fund dedicates a set percentage of its overall investment pool to investments chosen according to ethical or socially responsible guidelines. Some funds, like CSS and PSS, combine the latter two structures.

BEHIND THE SCREENS

Most super funds invest the money in their ethical option through specialist ethical fund managers. Even though their funds are relatively small, most of these managers no longer consider themselves 'niche' but are serious about competing with mainstream managed funds that don't consider ethical issues.

A common misconception about ethical funds



ILLUSTRATIONS: SIMON BOSCH

What does it mean?

Ethical or socially responsible investment (SRI) involves combining your investment goals with your commitment to social concerns such as social justice, economic development, peace or a healthy environment. It can also be called 'screened' investment.

In her speech at the launch of Australia's Ethical Investment Association, Tricia Caswell, executive director of PLAN Australia, gave the following explanation: "SRI rests on the principles that the Earth's capacity to support nature and civilisation is fragile; that the state of the planet is critical. Its underlying philosophy is that much must be done and changed if civilisation is to survive as part of the fraying web of life. And that fraying web of life is not just about the relationship of humans with nature but also about relations among humans — governance, wealth distribution, our individual and collective human rights."

is that they only invest in clean, green, sustainable industries. In fact many funds invest mainly in Australia's top 200 public companies.

Managers usually use ethical or SRI 'screens' for choosing investments, and they're becoming much more explicit about their selection and screening techniques, so you can check that you feel comfortable with the performance indicators they use for social justice or environmental sustainability. Some have much tighter structures, definitions and investment strategies than others.

■ **Negative screening** means certain types of undesirable company or industry are filtered out of the investment portfolio. Companies operating in sectors like alcohol, tobacco, armaments or gaming may be excluded, for example, or those that mine uranium or have poor environmental records. The most common negative screening categories used are:

Environmental: Logging native forests, woodchipping, mining, air and water pollution, land degradation/salinity.

Human (and animal) rights: Exploitation of women or children, child labour, destroying indigenous cultures or economies, armaments, gaming, tobacco, uranium and animal testing.

Community policy issues: Aggressive trade, closure of rural services by banks.

■ **Positive screening** is where your fund manager selects investments that are making a positive social or environmental contribution. For instance, it may invest in the shares of renewable energy companies or businesses involved in recycling, waste

management or solar architecture. Some other common positive screens are water management, health services, childcare, mass transport and medical technologies.

Some funds use both positive and negative screens. For example, AUSTRALIAN ETHICAL INVESTMENT's charter says it will seek out investments that provide for and support things like the development of sustainable land use and food production. At the same time, it will avoid any investment that's considered to unnecessarily create, encourage or perpetuate militarism or engage in the manufacture of armaments.

In addition to positive and negative screens, funds research the social, environmental and governance performance of the top 200 companies. They may also assess factors like the company's impact on climate change or its industrial relations track record.

THE BEST OR THE REST?

Ethical fund managers usually take either a 'best of the best' or a 'best of sector' approach.

The 'best of the best' funds have strict ethical and environmental criteria. They'll accept only the best companies from the best industries, using both negative and positive screens.

Those that take a 'best of sector' approach select companies from all sectors of the sharemarket provided they meet a range of ethical criteria. While this gives a fully diversified portfolio, it can result in some ethical compromises. They may end up investing in companies involved in alcohol and tobacco, for example. Others might have casino

TYPES OF FUND

■ **Not for profit:** Industry-based, public sector and some employer (corporate) funds. Profits distributed to members; governed by representative trustees (50% employee, 50% employer representation). Generally lower fees and perhaps less investment choice. Some are open to the public; otherwise you may have to work for a particular industry, government or employer to join. See page 26 for a list.

■ **For profit:** Superannuation master trusts can be retail (sold directly to consumers) or wholesale (sold to the super funds). Generally higher fees and more investment choice. Profits distributed to fund members and shareholders; governed by a commercial trustee company. Open to the public.



and gambling stocks in their share portfolios, while others again invest in companies active in defence and uranium mining.

Your super fund should explain which approach its ethical fund manager takes to selecting and screening investments.

WHAT ABOUT PROFITS?

Research has been conducted in Australia and overseas in an attempt to determine whether ethical investments have performed better or worse than mainstream funds that don't have an ethical basis.

Overseas research tends to support the argument that SRI funds often give superior performance over the long term. The theory is that companies that have a more proactive approach to environmental management, for example, reduce their risks of

Super funds with ethical/SRI investments

The following are not-for-profit, company, public-sector and industry super funds that have ethical or SRI options. Some funds are open to the general public, while to join the others you have to work in the relevant industry or for the named employer or government. If your super fund uses particular fund managers for its ethical option, their names are in brackets.

FUNDS OPEN TO THE PUBLIC

- **AUSTRALIAN RETIREMENT FUND** (BT), www.arf.com.au, phone 1300 300 273.
- **CARE SUPER**, www.caresuper.com.au, phone 1300 360 149.
- **HEALTH EMPLOYEES SUPERANNUATION TRUST AUSTRALIA** (BT), www.hesta.com.au, phone 1800 813 327.
- **JUST SUPER** (SAM — Sustainable Asset Management), www.just.com.au, phone 1300 362 672.
- **PRINTING INDUSTRY SUPERANNUATION FUND** (AMP Henderson Global), www.printsuper.com.au, phone 1800 640 886.
- **STATEWIDE SUPERANNUATION TRUST** (SAM), www.statewide.com.au, phone 1300 651 865.
- **SUNSUPER** (AMP Henderson Global), www.sunsuper.com.au, phone 13 11 84.
- **SUPERANNUATION TRUST OF AUSTRALIA**, (BT, SAM) www.stasuper.com.au, phone 1300 368 118.
- **VICTORIAN SUPERANNUATION FUND**, (SAM), www.vicsuper.com.au, phone 1300 366 216.
- **WESTSCHEME** (SAM), www.westscheme.com.au, phone 1800 198 503.

EMPLOYEE-ONLY FUNDS

- **ANGLICAN SUPER FUND** (Allianz Dresdner, BIAM), phone (02) 9265 1555.
- **AUSTRALIAN CHRISTIAN SUPERANNUATION**, www.acsuper.com.au, phone 1800 652 489.
- **CATHOLIC SUPERANNUATION AND RETIREMENT FUND**, www.catholicssuper.com.au, phone 1300 658 776.
- **CHRISTIAN SUPER** (Mercer Investment Consulting), www.christiansuper.com.au, phone 1800 451 566.

- **COMBINED SCHOOLS SUPERANNUATION FUND** (Tower, BIAM), www.cssf.com.au, phone (03) 9691 2900.
- **CSS (COMMONWEALTH SUPERANNUATION SCHEME)**, www.css.gov.au, phone 13 23 66.
- **EQUIPSUPER** (BT), phone 1800 682 626.
- **FIRE AND EMERGENCY SERVICES SUPERANNUATION FUND**, phone (08) 9323 9380.
- **LOCAL AUTHORITIES SUPER FUND** (SAM), www.lasuper.com.au, phone 1300 300 820.
- **LOCAL SUPER** (AMP Henderson Global), www.localsuper.com.au, phone 1800 882 988.
- **NATIONAL CATHOLIC SUPERANNUATION FUND**, www.ncsf.com.au, phone 1300 655 002.
- **NON-GOVERNMENT SCHOOLS SUPERANNUATION FUND** (AMP Henderson Global), www.ngssuper.com.au, phone 1800 451 210.
- **PSS (PUBLIC SECTOR SUPERANNUATION SCHEME)**, www.pss.gov.au, phone 13 23 66.
- **QUADRANT SUPERANNUATION SCHEME**, www.quadrantsuper.com.au, phone 1800 222 209.
- **RETIREMENT BENEFITS FUND BOARD**, www.rbf.com.au, phone 1800 622 631.
- **SARA LEE SUPER**, www.saraleesuper.com.au, phone 1800 040 909.
- **UNISUPER**, (BT, SAM), www.unisuper.com.au, phone 1800 331 685.
- **WA LOCAL GOVERNMENT SUPERANNUATION PLAN**, (BT, AMP Henderson Global), phone (08) 9480 3550.
- **WESTPAC STAFF SUPERANNUATION PLAN**, www.westpacstaffsuper.com.au, phone 1800 227 262.

SOURCE: RAINMAKER INFORMATION

exposure to major environmental disasters. This adds to their perceived value in the marketplace and results in better returns for the funds that invest in their shares.

However, a recent University of Melbourne study concluded that you may have to sacrifice profits if you want to invest with a conscience. Its findings were strenuously refuted by the Ethical Investment Association, which takes the following position: "Much research has been done into the performance of SRI, and studies conducted worldwide and in Australia by respected investment analysts have concluded that SRI performed on a par with or above the market."

One certainty, though, is that the performance of SRI super has been held back in the past two years because the funds largely invested in shares. Most super funds decided to concentrate on shares when they started to offer an ethical option, and shortly after that the equity market fell into difficulties.

In particular, some wholesale SRI/ethical funds that have been popular with super fund managers have performed poorly in the past two years because of their exposure to international share markets, which went through a period of high volatility and low or even negative returns in 2001 and 2002.

If a trustee is going to introduce a certain choice to super fund members, they should explain the merits and risks of that choice. Check exactly where your super fund will be investing its SRI portfolio before you change from another investment option. If investments include a higher proportion of domestic or international shares, you'll inevitably be exposed to higher short-term volatility and investment risk than if you choose a balanced or fixed-interest investment option for your super, but with the potential for higher long-term gains.

INVESTMENT RETURNS FOR ETHICAL / SRI WHOLESALE (WS) FUNDS THAT SUPER FUNDS INVEST IN

Product (in order of one-year performance)	Asset class	Performance (average % pa)		
		1 year	3 years	5 years
Warakirri Charitable Fixed Interest Trust	Fixed Interest	8.6	7.0	5.8
Sagitta Rothschild Australian Ethical Conservative Trust	Fixed Interest	5.1	6.3	6.8
Warakirri Charitable Australian Equities Trust	Equities	4.0	17.9	14.9
Glebe Small-Cap Shares Trust	Equities	2.9		
Challenger Institutional Socially Responsible Investment Fund	Equities	-0.2		
Perpetual WS Ethical SRI Fund	Equities	-0.9		
Warakirri Charitable Select Equities Trust	Equities	-2.0		
Warakirri Charitable Enhanced Growth Trust	Growth	-2.9		
Glebe Large-Cap Shares Trust	Equities	-3.9		
Australian Unity WS Socially Responsible Sharemarket Trust	Equities	-3.9		
AMP Sustainable Future Australian Shares Fund	Equities	-4.1		
Glebe Straightforward Growth Trust	Growth	-4.8		
BT Ethical Balanced Fund	Balanced	-5.9	-3.0	2.2
Westpac Australian Eco Share Fund	Equities	-6.6	2.0	
Westpac Australian Sustainability Share Fund	Equities	-8.3		
Sagitta Rothschild Ethical Share Sector Trust	Equities	-9.4		
AMP Sustainable Future Balanced Growth Fund	Growth	-9.5		
WHTM Ethical Fund	Equities	-9.6	-2.0	
Sagitta Rothschild Ethical WS Trust	Equities	-9.8		
IOOF WS Socially Responsive Shares Trust	Equities	-10.0		
Perennial Growth Socially Responsive Australian Shares Composite	Equities	-10.3		
Tower Ethical Equities	Equities	-11.2	0.9	7.2
Warakirri Charitable International Ethical Trust	Equities	-19.4		
Wellington Custom Global Intersection Composite	Equities	-20.9	-13.3	-0.6
Westpac International Sustainability Shares Fund	Equities	-22.6		
AMP Sustainable Future International Shares Fund	Equities	-27.0		
ABN AMRO Family of Funds - Global Socially Responsible Investments Fund	Equities	-28.8		

These are some of the wholesale ethical and/or socially responsible managed funds that your super funds invest in. You can find out in your fund's annual report which one(s) it invests in and check its performance here. Past performance figures should be used as a guide only — they're no indication of how a fund will perform in the future. Our table shows the average profit or loss made by each fund for the past 12 months, two years and five years (if the fund has been open for that long). SAM (Sustainable Asset Management) data wasn't available at the time of publication.

SOURCE: RAINMAKER INFORMATION

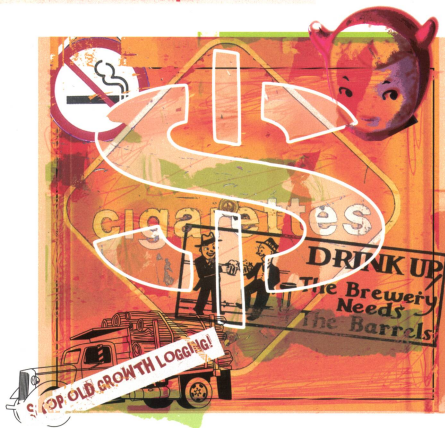
DO YOU HAVE A CHOICE?

Check your super fund's website or annual report or call its customer service department to find out if it offers an ethical option. Some wholesale ethical funds that not-for-profit super funds invest in are listed in the table above.

If your fund doesn't have an ethical option, ask your employer to divert your compulsory contributions to a fund of your choice. Employers are under no obligation to do this, so if they won't and you feel strongly enough about SRI, start making personal contributions to

another fund. Not-for-profit funds that are open to the public are listed on the left. There are also mainstream and specialist for-profit fund managers offering retail ethical super products to individual investors.

For example, the AUSTRALIAN RETAIL ETHICAL SUPERANNUATION FUND offers four investment strategies: income, balanced, equities and large companies. However, be aware that there's a cost associated with investing through such retail super master trusts — higher management and investment fees usually apply.



HAMSTRUNG BY SUPER RULES?

Most SRI super options are more likely to be 'light green', with a small tilt towards sustainability. This approach is driven by the law that governs superannuation trustees. It doesn't prohibit them from adopting an SRI strategy, but it comes close by requiring members' retirement savings to be

Test your fund

Questions to ask your super fund to ensure its approach to ethical investment will also serve your long-term financial and ethical interests:

- How much will it cost to switch to the ethical fund?
- How easy is it to move your money back out if you want to?
- How long will it take for the fund to complete any such switches?
- What is the fund's SRI policy? Does it use a specialist ethical fund manager to oversee its SRI portfolio? If so, what is the track record of that manager? Exactly which fund do your contributions go into and how has it performed? If not, how does your fund pick its ethical investments? How have they performed?
- Does the ethical option offer enough diversification? An inadequately diversified fund could increase your exposure to investment risk.
- Is the investment approach realistic? Can it be implemented without introducing unacceptable levels of risk or extra administrative burdens?
- Have fund members been properly consulted about the ethical approach chosen by the trustee and fund manager?
- Do you have access to adequate and up-to-date documentation about investment decisions and the grounds for making them?
- From all this information, can you determine whether or not the fund's approach to SRI meets your personal investment and ethical goals?

IMPROVED DISCLOSURE

From March 2006 investment products covered by the Financial Services Reform Act (FSRA) will have to disclose the extent to which labour standards and/or environmental, social or ethical considerations are taken into account in the selection and management of investments.

All investment products will have to address the new SRI disclosure requirements in their product disclosure statements (PDS), even if it's just to say that they don't take SRI issues into account.

An SRI product will also have to show how it monitors the ongoing compatibility of its investments with its stated investment strategy, and state what it will do if an investment no longer fits its stated SRI approach.

invested for the sole purpose of maximising returns. Trustees must take reasonable action to investigate investment-related issues and would have to take care to justify any SRI decisions.

So the trustee of a very large super fund is unlikely to implement a strict SRI policy if it restricts the investments available or could increase the volatility of the fund. If you want to go 'deep green' you may have to consider managing your own investments.

WHAT ABOUT DIY?

A self-managed super fund gives you greater control over the underlying investments and you have greater flexibility of investment choices, so you'd be able to go much 'greener', for example, than in a super fund for hundreds or thousands of members. Your choice of investments can reflect your financial and ethical concerns.

However, before deciding to start a DIY fund, be aware that they're supervised by the Australian Taxation Office (ATO) and must meet strict criteria to maintain their concessional tax status.

Ongoing auditing costs and the need to ensure you can achieve a reasonable level of investment diversification mean you should have at least \$250,000 to invest before considering establishing your own self-managed super fund.

As trustee, you're responsible for ensuring your DIY fund complies with all ATO rules, so you need plenty of time as well as money. ■



Bless you!

Runny nose,
sneezing, watery
eyes? Here's
what helps for
hay fever.

The symptoms of hay fever are well known to its sufferers: constantly runny nose, itchy red eyes and non-stop sneezing. You might also get a maddening tickle in your nose, throat, ears or mouth or a stuffy, blocked-up nose. Chronic sufferers are even at risk of significant fatigue and mood changes.

According to the Australasian Society of Clinical Immunology and Allergy, about two out of every five Australians suffer from hay fever, also known as allergic rhinitis.

There are two main forms of hay fever, seasonal and perennial. If you suffer from the seasonal form, it's likely to be caused by an immune response to one or more plant pollens. In Australia, the most allergenic pollen comes from introduced northern hemisphere grasses, weeds and trees. Wattle and other flowering plants are less likely to cause an allergic response.

The perennial form of hay fever is often caused by a sensitivity to house dustmites, mould or animal fur, hair or skin flakes, and strikes all year round.

These triggers are known as allergens because they aggravate certain cells in the body that cause the release of a chemical, histamine, which acts on the body to produce the allergic symptoms.

ALLERGY TESTING

Identifying your particular trigger/s will enable you to take steps to avoid or reduce your exposure to

them. A personal log of attacks, including when and where they happened and details of the environment around you at the time, can help narrow the range of suspect allergens for testing.

The two most common techniques for identifying allergens are skin prick testing and RAST blood tests.

Skin prick testing should only be performed by a specially trained health professional. It involves a drop of allergen extract being placed on the forearm and pricked into the skin using a sterile needle, causing some allergen to enter the skin. A positive response to the allergen will usually cause a small reddish lump to appear in around 20 minutes, confirming the cause of your allergic symptoms.

If you're not suitable for skin prick testing, another option is a RAST blood test. This detects antibodies made by your body in response to specific allergens.

There's a number of other methods promoted for allergy testing that haven't been scientifically validated and so are best left alone, including cytotoxic food testing, kinesiology, Vega testing, electrodermal testing, pulse testing, reflexology and hair analysis.

AVOIDANCE

For seasonal allergies caused by pollens, take the following steps to reduce your exposure if you can:

- Stay indoors during the morning and keep windows and doors closed, particularly on windy days.

IN A NUTSHELL

■ **Prevention is better than cure, and there are many steps you can take to reduce your exposure to the allergens that give you grief, but first find out what's causing your symptoms.**

■ **Some over-the-counter medicines can certainly help relieve hay fever symptoms in the short term, but don't overuse them — they could end up making you feel worse.**

■ **The herbal and homeopathic treatments we looked at still require scientific evidence that they're effective for hay fever.**

- Don't mow the lawn, and stay inside when it's being done.
- Use a tumble dryer or dry your bedding inside to avoid pollen collection.
- Wear sunglasses when outside.
- Plant a low-allergy garden with native plants and avoid expansive lawns.

Reducing exposure if you suffer from perennial hay fever depends on the trigger. If you're allergic to house dustmites, some steps to reduce your exposure are:

- Have hard flooring rather than carpets in your home.
- Use dustmite-proof covers for pillows, mattresses and duvets to prevent mites breeding in them. Your pharmacist can advise on appropriate products.
- Wash bed linen once a week in hot water (over 55°C) to kill mites; if possible, dry it in sunlight.
- Get rid of soft fluffy toys, or regularly freeze then wash your favourite teddy to kill and remove mites, and keep soft furnishings to a minimum.
- Wear a disposable dust mask when cleaning and use a vacuum cleaner with a HEPA filter if you have to do it yourself.
- Choose blinds and shutters rather than curtains, and install them externally if possible.

Does homeopathy work?

That's a controversial question that provokes often heated debate. Many in the medical and scientific communities hold strong views both for and against homeopathy.

One key aspect of the homeopathic treatment philosophy is the idea that 'like cures like', which means that many homeopathic medications contain extremely diluted forms of the toxins that cause the disease or problem they're intended to treat. Often they're so diluted that there's a chance a homeopathic medication doesn't even contain a single molecule of the active agent. This is the 'memory of water' philosophy of homeopathy.

Despite the scepticism these ideas often meet in traditional medical circles, many clinical trials have been reported over the years that appear to show that homeopathy has a beneficial clinical effect on a range of conditions.

In 2000 a clinical trial and review of other clinical trials of homeopathic treatment for hay fever was published in the *British Medical Journal*. Its authors claimed the trial results and analysis showed that homeopathic treatment reduced hay fever symptoms when compared to a placebo.

However, much of the medical opinion on the study was negative. Some doctors and scientists thought it wasn't large enough to provide clear statistical evidence of positive effects, while other commentators made the point that it should also have compared the benefits of homeopathic treatment with traditional medical treatments, such as second-generation antihistamines, rather than just comparing their benefits to a placebo.

CHOICE thinks the evidence that homeopathy is effective for hay fever (or anything else) is still not conclusive.

If you're sensitive to moulds:

- Keep your house well ventilated.
- Don't let garden rubbish accumulate around the home and don't use compost or wood chips.
- Use mould-resistant paints and anti-mould cleaners around your home.
- Regularly clean air conditioners and humidifiers.
- Repair rising damp.

If your pet is causing your symptoms:

- Keep pets outside, or at least out of your bedroom.
- Have your pet regularly washed and brushed, preferably by someone else. If you have to do it, wear a disposable mask.
- If your symptoms are severe, consider a non-hairy friend — fish or tortoise, perhaps.

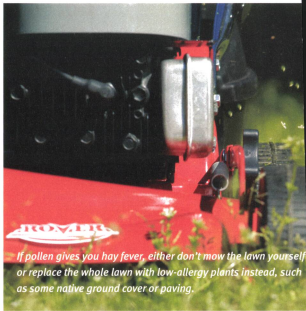
Treatment options

Several types of medication are used to treat hay fever symptoms, and the pros and cons of each are discussed below. For the names of specific products containing the various types of drug and their active ingredients, see the table on page 32.

DECONGESTANTS

There are two general types of decongestant, oral drugs and nasal sprays, the latter being more effective. They can certainly help you breathe more easily, but are best regarded as short-term treatments only. In fact, all nasal spray decongestant products carry this warning.

The reason nasal spray decongestants aren't suitable for more than five to 10 days' use is that they can cause congestive rebound, where symptoms get



If pollen gives you hay fever, either don't mow the lawn yourself or replace the whole lawn with low-allergy plants instead, such as some native ground cover or paving.

worse rather than better. They can even damage the lining of the nose if overused.

Two common decongestants that can be taken orally are pseudoephedrine and phenylephrine, often found combined with an antihistamine (see below) in over-the-counter medications. They're not suitable for people with high blood pressure (hypertension), glaucoma or those taking some antidepressants. If in doubt, talk to your pharmacist or doctor. Side effects include insomnia, restlessness and agitation.

ANTIHISTAMINES

These have been proved effective, especially for the management of mild or occasional symptoms. As the name suggests, they work by blocking the action of histamine. There are two main types of antihistamine taken orally: first and second generation.

While they work on some symptoms, first-generation antihistamines are generally not very effective at relieving the symptoms of a blocked-up nose, which probably explains why they're often combined with an oral nasal decongestant. However, there's debate about the usefulness of combination products like this, one view being that they may have a better effect on symptoms but increase side effects (usually due to the presence of pseudoephedrine). As with decongestants, the advice is to use them only for a short time for mild symptoms.

First-generation antihistamines are well known for causing drowsiness. Some people might find this beneficial for night-time symptoms, particularly itchiness, but if they affect you this way, don't drive or operate machinery, and avoid alcohol.

Another note of caution is that some studies have shown that long-term use of first-generation antihistamines can cause learning problems in some children.

The second generation of antihistamines is regarded as being less sedating, and there's some evidence that they reduce nasal congestion.

Nasal antihistamines are also recommended for mild symptoms, effectively controlling sneezing and runny and itchy noses. The drugs in them are free of side effects in many people, but can cause drowsiness.

CORTICOSTEROIDS

These nasal sprays are recommended for hay fever sufferers with more severe symptoms or if you're unresponsive to antihistamine treatment. Those available without a prescription are listed in the table.

Corticosteroids are very effective, having the advantage that they can, if taken early enough, prevent symptoms from developing. However, squirting these medications up your nose in the right way is important to get the most benefit — it's estimated that 50% of people don't do it correctly. The right way to spray is in the direction of your ears with your head forward, not backwards.

There's been some concern that these drugs may have adverse effects on children's growth, especially those already taking corticosteroids for asthma, but to date this hasn't been conclusively proven. They're still considered safe for children, but the lowest dose that's effective should be used.

Reported side effects of this class of drugs are low, but can include nasal irritation and bleeding.

MISCELLANEOUS TREATMENTS

We also found other hay fever products that don't fall into any of the above types.

■ **General-purpose nasal decongestants** include **FESS Nasal Spray** and **NARIUM Natural Nasal Mist**. With the active ingredient sodium chloride — salt — these help keep nasal passages clear and have minimal side effects.

■ **RYNACROM** works by inhibiting the release of histamine from certain cells in the body. Most people suffer no adverse effects from this nasal spray, though it may sting briefly when you use it.

■ **ATROVENT** spray is very good at drying up runny noses. Its main side effects include nasal dryness, nosebleed and a dry mouth, and it may increase the symptoms of glaucoma.

TRADITIONAL CHINESE MEDICINE (TCM) IN A PILL

We found two products based on a mixture of Chinese herbs that claim to be good for treatment of hay fever.

One product, **ALLERGY** by Fusion Health, contains a mixture of herbs known as the minor bupleurum combination. This group of herbs contains bupleurum, Chinese skullcap, ginger, licorice and ginseng, among others, and has a long history of use in China and Japan, where it's popular as a treatment for various disorders of the liver. There have been reports of adverse interactions when combined with interferon, a standard treatment for chronic hepatitis.

While TCM experts told us they consider the minor bupleurum combination an appropriate treatment for hay fever, to date there's no evidence of its benefit in peer-reviewed and well controlled clinical trials.

The other product we found that contained

Continued on page 33

NOT FOR EVERYONE

■ A large number of the medications we reviewed for this article haven't been established as safe for use in pregnancy or by nursing mothers. So if you're either of these (or you think you might be pregnant), talk to a doctor or pharmacist before taking any medication for hay fever.

■ Age affects the way drugs are used by the body, so children and older people might also need specific advice from a medical professional. We didn't find any products especially for children, and most products aren't suitable for children under 12.



What about herbal remedies?

There's a wide range of natural products marketed for the treatment of hay fever, but do they really work?

Most of the herbal products we found in healthfood stores, supermarkets and pharmacies contain a mixture of horseradish and garlic with various other herbs and vitamins.

Horseradish has a history of use in treating hay fever and herbalists say it's a good expectorant. However, like the TCMs claimed to be effective for hay fever (see *Traditional Chinese medicine in a pill*, page 31), to date there are no peer-reviewed and properly controlled clinical trials demonstrating that horseradish is effective for hay fever.

Other herbal ingredients, such as echinacea, garlic, fenugreek, marshmallow, stinging nettle and plantain, have been described in various folk medicine traditions as being effective either for hay fever or conditions with similar symptoms. Again, for these herbs no concrete clinical proof is yet available, with the possible exception of stinging nettle: one clinical trial found that nearly 50% of patients found it as effective as their previous medication.

* These are all the hay fever products our buyers found in supermarkets and pharmacies in June–August 2003. The list isn't exhaustive and you may find other brands with the same active ingredient/s. The corticosteroids listed are those available without a prescription.

** These are the sizes we bought and the prices we paid in June–August 2003. Shop around for the best price.

(A) Also available with the same active ingredient in nasal drops and metered dose spray forms.

(B) Available with the same active ingredient but with added menthol; we found it priced the same as the regular spray.

(C) Also available combined with pseudoephedrine.

(D) Available in various strengths of active ingredient.

(E) Also available as oral drops with the same active ingredient.

(F) Also available double-strength on prescription.

Product name (in alphabetical order within groups)*	Manufacturer / distributor	Active ingredient/s
MILD OR OCCASIONAL SYMPTOMS		
Decongestants		
DIMETAPP 12 Hour Nasal Spray	Wyeth Consumer Healthcare	Oxymetazoline hydrochloride
LOGICIN Rapid Relief Nasal Spray	Sigma	Oxymetazoline hydrochloride
NYAL Decongestant Nasal Spray	ICN Pharmaceuticals Australasia	Phenylephrine hydrochloride
NYAL Sinus Relief Elixir	ICN Pharmaceuticals Australasia	Phenylephrine hydrochloride
OTRIVIN Nasal Spray (A)	Novartis	Xylometazoline hydrochloride
SOUL PATTINSON Decongestant Nasal Spray	Soul Pattinson	Oxymetazoline hydrochloride
SPRAY-TISH Nasal Decongestant Metered Dose Pump Spray (B)	Boehringer Ingelheim	Tramazoline hydrochloride
Antihistamines		
AZEP Hayfever Relief Nasal Spray	Sigma	Azelastine hydrochloride
CLARATYNE Non Drowsy Antihistamine (C)	Schering-Plough	Loratadine
LIVOSTIN Nasal Spray	Janssen-Cilag	Levocabastine
POLARAMINE Antihistamine Repetabs	Schering-Plough	Dexchlorpheniramine maleate
TELFAST (C) (D)	Aventis Pharma	Fexofenadine hydrochloride
ZYRTEC (C) (E)	Pfizer	Cetirizine hydrochloride
Antihistamine / decongestant combination products		
ACTIFED	Warner Lambert	Triprolidine hydrochloride, pseudoephedrine hydrochloride
AMCAL Sinus & Hayfever Relief	Allied Master Chemists of Australia	Chlorpheniramine maleate, pseudoephedrine hydrochloride
DEMAZIN Day/Night Relief	Schering-Plough	Day tablets: pseudoephedrine sulfate; night tablets: dexchlorpheniramine maleate, pseudoephedrine sulfate
DEMAZIN Syrup	Schering-Plough	Chlorpheniramine maleate, phenylephrine hydrochloride
DIMETAPP Elixir	Wyeth Consumer Healthcare	Brompheniramine maleate, phenylephrine hydrochloride
LOGICIN Hayfever	Sigma	Paracetamol, chlorpheniramine maleate, pseudoephedrine hydrochloride
NYAL Plus Day Night Sinus Relief	ICN Pharmaceuticals Australasia	Day tablets: paracetamol, pseudoephedrine hydrochloride; night tablets: paracetamol, chlorpheniramine maleate, pseudoephedrine hydrochloride
PANADOL Allergy Sinus	SmithKline Beecham	Paracetamol, chlorpheniramine maleate, pseudoephedrine hydrochloride
SINUTAB Sinus, Allergy & Pain Relief	Warner Lambert	Paracetamol, chlorpheniramine maleate, pseudoephedrine hydrochloride
SOUL PATTINSON Day & Night Sinus Relief	Soul Pattinson	Day tablets: paracetamol, pseudoephedrine hydrochloride; night tablets: paracetamol, chlorpheniramine maleate, pseudoephedrine hydrochloride
SUDAFED Sinus Pain & Allergy Relief	Warner Lambert	Paracetamol, triprolidine hydrochloride, pseudoephedrine hydrochloride
Miscellaneous		
ATROVENT Forte Nasal Spray	Boehringer Ingelheim	Ipratropium bromide
FESS Nasal Spray	Paedpharm	Buffered saline
NARIUM Natural Mist	Hamilton Pharmaceutical	Buffered saline
RYNACROM Metered Dose Nasal Spray	Rhone-Poulenc Rorer	Sodium cromoglycate
MODERATE TO SEVERE OR FREQUENT SYMPTOMS		
ALDECIN Hayfever Nasal Pump Spray	Schering-Plough	Beclomethasone dipropionate
ALLERMAX Nasal Spray	Schering-Plough	Mometasone furoate
BECONASE Allergy	GlaxoSmithKline	Fluticasone propionate
BECONASE Hayfever	GlaxoSmithKline	Beclomethasone dipropionate
RHINOCORT Hayfever (F)	AstraZeneca	Budesonide

Ingredient/s type	Size**	Price (\$)**
decongestant	20 mL	9.95
decongestant	18 mL	7.95
decongestant	15 mL	7.60
decongestant	200 mL	7.20
decongestant	15 mL	7.95
decongestant	20 mL	10.00
decongestant	15 mL	7.95
antihistamine	5 mL	9.95
generation antihistamine	10 tablets	12.00
antihistamine	10 mL	10.45
generation antihistamine	20 tablets	13.95
generation antihistamine	10 tablets	10.25
generation antihistamine	10 tablets	13.70
generation histamine/decongestant	30 tablets	13.00
generation histamine/decongestant	30 capsules	8.95
generation histamine/decongestant	6 day + 6 night tablets	8.45
generation histamine/decongestant	100 mL	8.95
generation histamine/decongestant	100 mL	10.95
killer, 1st-generation histamine, decongestant	24 tablets	12.95
killer, 1st-generation histamine, decongestant	24 day + 12 night tablets	12.50
killer, 1st-generation histamine, decongestant	24 caplets	7.90
killer, 1st-generation histamine, decongestant	30 tablets	9.40
killer, 1st-generation histamine, decongestant	24 day + 12 night tablets	10.95
killer, 1st-generation histamine, decongestant	20 caplets	9.90
cellaneous	10 mL	12.95
cellaneous	100 mL	10.50
cellaneous	100 mL	12.95
cellaneous	26 mL	17.50
asal corticosteroid	200 metered doses	12.85
asal corticosteroid	65 metered doses	25.95
asal corticosteroid	60 doses	15.95
asal corticosteroid	200 metered doses	12.95
asal corticosteroid	120 doses	16.95

If you think a pet is causing your hay fever symptoms, the last place you want them is on your bed — keep the bedroom door closed.



From page 31

Chinese herbs was HAYFEVER, imported from China by Cathay Herbal. It uses a combination of herbs based on magnolia flowers. There's traditional evidence that these are beneficial for hay fever symptoms, and recently some positive clinical trial evidence for other TCMs incorporating magnolia flowers has been published.

Although the traditional use of the herbs in both products suggests they might be effective, the same degree of hard clinical evidence of safety and effectiveness that western medicines meet is still lacking for most TCMs. A concerted effort is being made by medical researchers worldwide to address these gaps and integrate TCM more fully into western medicine. Hopefully these studies will soon clarify the benefits and risks.

IMMUNOTHERAPY

If you're a chronic and severe hay fever sufferer, immunotherapy — also known as desensitisation — may help alleviate your symptoms.

Small but increasing doses of your allergic trigger are given by injection, which eventually teaches your immune system not to react as violently to the allergen.

It's helpful in about 80–90% of seasonal hay fever sufferers who are allergic to pollens, and about 50% of perennial sufferers allergic to house dustmites. Successful treatment takes around three years, but you should end up with much milder allergic symptoms, and some allergies can be completely eliminated.

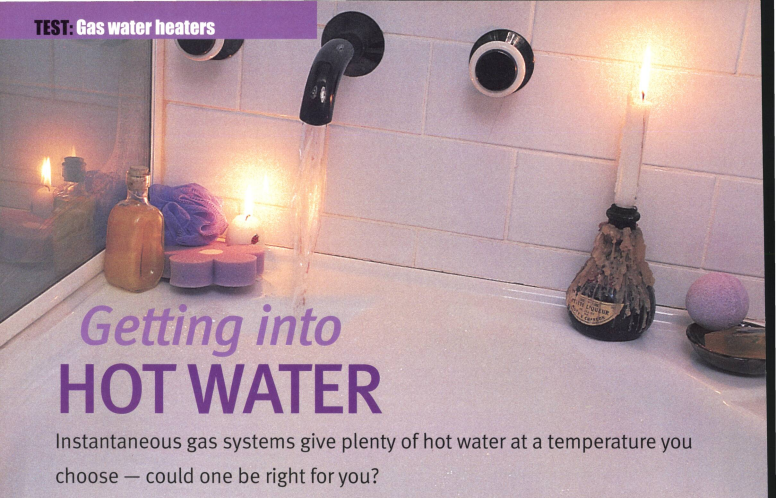
Immunotherapy should only be performed by a specialist as there's a very small risk of anaphylactic shock (a severe, life-threatening allergic reaction).

There are also alternative ways of approaching immunotherapy, such as drops under the tongue, but these still need to be conclusively validated.

A GENETICALLY MODIFIED SOLUTION?

Ryegrass is a popular turf grass found widely in Australia and it's a common hay fever trigger. According to New Scientist magazine, scientists at the Plant Biotechnology Centre at La Trobe University in Melbourne recently developed a genetically modified (GM) ryegrass that doesn't trigger hay fever, by removing two of the most common allergens it contains.

However, one expert says other grasses will still remain a problem because people allergic to ryegrass pollen are likely to be allergic to other grasses.



Getting into HOT WATER

Instantaneous gas systems give plenty of hot water at a temperature you choose — could one be right for you?

IN A NUTSHELL

■ **Choosing an instantaneous gas water heater could reduce your energy costs and greenhouse emissions if you're currently using electricity — and you'll practically never run out of hot water.**

■ **Our Australian standard-based safety and performance tests found that all four models tested are worth considering, but two have a slight edge in terms of gas consumption.**

If natural gas is available where you live, next time your electric storage system needs replacing it's worth considering the benefits of an instantaneous gas hot water system.

The popularity of this style of water heater hasn't been as high as it might, because older models sometimes suffered from temperature drops as flow demand increased.

The newer generation of instantaneous gas heaters in our test provides precise temperature control. The electronically controlled thermostat ensures constant water temperature up to the maximum flow rate, so no more suddenly freezing showers when the dishes are being done. You can also buy controls for your kitchen and bathroom, say, that let you set exactly the water temperature you want in each area.

Well, that's the promise, so we were keen to see just how good these new-generation gas heaters really are. To find out, we carried out a series of

safety and performance tests according to the current Australian standard for gas water heaters. We tested four externally installed and electronically controlled models with a high maximum flow rate from major manufacturers. We chose heaters with a high flow rate because they're the most popular and suit a two- or three-bathroom home.

No worries

All four of the instantaneous gas hot water systems we tested passed the key safety tests.

Because gas can be a hazardous fuel, we checked for gas leakage and examined the production ratio of the highly toxic gas, carbon monoxide (CO), to the non-toxic greenhouse gas carbon dioxide (CO₂). Although this latter test is mainly a safety issue for internal gas heaters, it also provides an indication of the efficiency of the combustion process — the more CO produced, the more incomplete, and hence inefficient, is the gas combustion process.

So it's good that all the heaters passed these tests.

Performance

We were very keen to see how well the electronic thermostats work to ensure a constantly warm shower, independent of water usage elsewhere, such as in the kitchen or laundry.

WHAT TO BUY

RINNAI Infinity 26	\$1199
RHEEM Integrity 24	\$1194
EDWARDS Comfort 300	\$1182
BOSCH Highflow 22E	\$1199

The good news is that all the heaters lived up to the promise of a lot of consistently hot water at the right temperature across a wide range of conditions: we tested at different water flow rates, inlet water temperatures and pressures. In all the tests, all the heaters supplied water within 1°C of the selected hot water temperature.

However, some use a bit more gas than others to achieve this positive result. In our standard test scenario, and for Sydney gas tariffs, the difference amounts to about \$25 a year (see the table, below).

WHICH HEATER TYPE BEST SUITS YOU?

Water heating uses the largest proportion of energy in Australian homes. But if you choose wisely you can reduce this cost and also lower the volume of greenhouse gases produced.

The first thing is to decide what type of water heater: storage or instantaneous. Then consider the pros and cons of the various fuel options, and finally decide on the most appropriate size for your needs.

To store or not to store?

Storage systems heat water to a relatively high temperature (usually around 55–70°C) and keep it ready for use throughout the day in an insulated tank. They're most economical when powered by solar energy, heat pumps, natural gas or off-peak electricity, but can also use LPG, peak electricity or solid fuel. See *Which fuel for you?*, page 36, for more on this.

Instantaneous (also known as continuous-flow) models only heat when hot water is required, and one definite plus is that you're unlikely to run out of hot water. They're only economical if run on gas — electric instantaneous models mostly use peak electricity and are only

NOT VERY CO-OPERATIVE

When we were asking manufacturers for details of their gas water heaters, DUX wouldn't give us any model information, only telling us its current range would be replaced in the near future. We offered to delay our testing if their new models were coming out soon, but received no reply and so couldn't include a DUX heater in our test.

Shooting stars?

Like all other gas appliances, instantaneous gas water heaters carry a star rating label that's supposed to allow you to pick the most energy-efficient model. And normally we'd check and report the claimed vs measured star ratings.

Unfortunately, for the instantaneous gas water heaters in this test, we think the claimed star ratings aren't always comparable between models, so there's no point printing them. We've lost confidence in the star ratings on this type of product because:

- Until about two and a half years ago, the standard test method for the star rating didn't specify the setting for an important test parameter, potentially allowing manufacturers to have the test carried out at a setting that resulted in a higher star rating. Since then, the setting has been specified, which our tests indicate can result in considerably lower star ratings. The Australian Gas Association (AGA), which manages the star rating scheme for gas appliances, says the specified setting has always been the 'spirit' of the standard, and that different settings should never have been used.

- However, our test results, as well as data from an AGA investigation, indicate that the star ratings on models currently available may not all be based on comparable settings. It appears that some models originally approved using a more favourable setting haven't been retested and relabelled using the specified setting.

- This means the star ratings you see in shops may not be based on comparable test conditions, and a model with a higher star rating may actually be less efficient than another with fewer stars — rendering the star rating scheme useless. We suggest you ignore the number of stars on this type of water heater till things are sorted out.

The AGA told us it'll further look into the situation — we'll keep you posted.

Brand / model (in order of yearly gas consumption)	1 Yearly gas consumption (MJ)	Yearly running costs (\$)*	Claimed water pressure range (kPa)	Claimed max. flow rate (L / min)	Weight (kg)**	Dimensions (H x W x D, cm)**	Warranty (years)	Origin	Manufacturer / distributor	Price of temperature control (\$)†	Price (\$)‡
RINNAI Infinity 26 REU-V2626W-AK	20,120	242	150–1200	26	20.6	64 x 35 x 24	3 / 10 (B)	Japan	Rinnai	89	1199
RHEEM Integrity 24 871024NO	20,131	242	140–1000	24	19.6	63 x 36 x 21	3 / 10 (B)	Japan	Southcorp	135	1194
EDWARDS Comfort 300 G524 (A)	21,297	258	150–1200	24	21.8	65 x 35 x 23	3 / 10 (B)	Japan	Edwards Hot Water	145	1182
BOSCH Highflow 22E YS2439R (NG)	22,155	269	200–800	24	22.5	63 x 35 x 23	3 / 10 (B)	Japan	Robert Bosch	129	1199

* Based on the measured yearly gas consumption and the regulated AGL tariff for Sydney, not including supply fees. Rounded to the nearest dollar.

** Rounded to the nearest 100 g and centimetre.

† Recommended or average retail price, based on manufacturer information in August 2003.

‡ (A) According to the manufacturer, this model has been discontinued. Stock is expected to run out by the end of November 2003.

(B) Three years (parts and labour), plus seven (parts only) on the heat exchanger.

1 Yearly gas consumption

This is based on the current Australian standard test, requiring the water heater to deliver 200 L of hot water per day at 60°C, using cold water at 15°C.



Outdoor models, such as the ones tested, are installed outside your house and so don't clutter up your bathroom or laundry. There are indoor models as well.

worth considering when other options aren't viable (such as in a small unit that can't be connected to gas).

Unlike instantaneous electric heaters, gas ones are often cheaper to operate than gas storage units of equivalent heating capacity (particularly if the heater doesn't use a pilot light), because storage heaters suffer from heat loss.

Instantaneous systems can suit both small and large families. The advantage for all households is that there's no wastage of heated and stored water — only what's needed is heated. And a large active family would be likely to find that the never-ending supply of hot water from an instantaneous gas system helps prevent 'the last one in gets a cold shower'

syndrome that can plague large families with storage systems.

Solar and heat-pump water heaters are storage types only. See *Solar or heat pump system?* on page 37 for more on these systems.

Which fuel for you?

Electricity is generally supplied at two tariff rates, peak and off-peak. Using peak-rate electricity to heat water during the day is by far the most expensive option — only go down this road if you have no other choice. Off-peak electric storage systems heat water during the night when charges are lower, and so they're cheaper to run than peak-rate systems.

Broadly, off-peak systems have comparable running costs to natural gas, though exact tariffs vary

depending on your supplier (see *Shop around for power*, below right), and natural gas isn't available everywhere.

In areas where you can't get natural gas, liquid petroleum gas (LPG) is an alternative. It's suitable for both storage and instantaneous systems, and costs about one-and-a-half to three times as much as natural gas or off-peak electricity.

Other fuel options include solid fuel such as wood, briquettes or coal. These are only suitable for storage systems, and costs vary greatly.

What size?

If you opt for an off-peak electric storage system you'll need a tank capacity of about 250 L for a two-to-four-person household. For a natural gas or LPG storage system you'll need a tank capacity of around 180 L for the same number of people.

Continuous-flow systems are sized by flow rate per minute, and to operate two or three outlets simultaneously you'll need a heater with a capacity of 20–26 L/min, like those tested.

What will installation cost?

This can vary greatly, depending on your particular situation. As a rough guide, though:

- Replacing an existing system with another of the same type is the easiest and cheapest option, but expect to pay \$200–\$300 for installation.
- If you want to change your water heating from electricity to gas, you might be looking at anywhere from \$500–\$900, depending on the complexities involved.
- Solar hot water systems can also be quite expensive to install, depending on the system and options chosen. Expect to pay anywhere from \$700–\$1200.

What's best for the environment?

The Australian Greenhouse Office estimates that an electric hot water system is responsible for nearly five tonnes of the greenhouse gas CO₂ per year, compared to around 1.5 tonnes of CO₂ for a natural gas system, based on 200 L per household daily water usage. So there's no doubt that natural gas is a better choice than electricity for the environment. Of course Tasmania, with its electricity largely produced by hydro schemes, is an exception to the above.

Other good choices for the environment are solar hot water systems helped ('boosted') by another fuel. Electric-boosted types produce under 2 tonnes of CO₂, while gas-boosted models produce around 0.5 tonnes.

Hot water savings checklist

Optimise your hot water use for savings by:

- Installing your water heater as close as possible to where hot water is mostly used, as this will cut down heat losses from pipes.
- Fitting a low-flow shower head or a flow restrictor to reduce the amount of hot water you use.
- Taking shorter showers and only having baths when you can really benefit from a relaxing soak — even consider insulating around your tub to keep water hotter for longer.
- Don't use hot water for unnecessary tasks: washing your clothes in cold water and using cold water to rinse dirty plates help save hot water.



SOLAR OR HEAT-PUMP SYSTEM?

Solar and heat-pump water heaters can certainly reduce the amount of greenhouse gases (particularly CO₂) your household is responsible for — by several tonnes a year compared to conventional electric heaters (except in Tasmania — see *What's best for the environment?*, below left). You can also expect to save money on your energy bill.

Solar systems essentially consist of solar collector panels and a storage tank. They're boosted by electricity or gas to make up for days when the sun doesn't shine.

Heat pumps work along similar principles to fridges and air conditioners. They extract heat from the surrounding air using a refrigerant gas, which then flows into a compressor that creates a high-temperature gas that transfers this heat to water in the storage tank. Heat pumps use around 70% less electricity than other electric systems.

Both solar and heat-pump systems are more expensive to buy than normal electric or gas ones and can cost upwards of several thousand dollars, but attractive rebates apply to solar systems.

Incentives and rebates

If you install a new solar system to replace an electric one, or install a solar system in a new home, you'll be eligible to receive renewable energy certificates (RECs). These were developed by the Commonwealth Government to encourage the reduction of greenhouse emissions from the use of electricity.

The RECs scheme works by requiring electricity retailers to contribute towards meeting renewable energy targets — an obligation they can meet by purchasing RECs.

So when you install an eligible solar system, you'll be rewarded with a certain number of RECs, between 10 and 64, based on how much greenhouse gas your solar system saves and where you live, as this affects the efficiency of your system.

You then either register your RECs and sell them to an energy retailer, or assign them to an agent (often the supplier of your solar hot water system), who will register and sell them for you. The value of a REC varies day-to-day, but is usually around \$30. So if your solar system attracts 30 RECs, you'll earn around \$900.

The small print of the RECs scheme is fairly complicated, so consult your solar system retailer or contact the Office of the Renewable Energy Regulator (www.orer.gov.au) for more information on how the system works.

Also, most state and territory governments (except Tasmania) provide rebates. These are generally in addition to the RECs scheme, except in Victoria, where in order to qualify for the state rebate, you have to assign your RECs benefits to the Victorian Government. For more information contact your state government energy authority.

Shop around for power?

The traditional electricity and gas supply monopolies have ended in some states with the introduction of full retail contestability (FRC). Consumers in the ACT, NSW, SA and Victoria can now choose which company will be their electricity and/or gas supplier, and can shop around for the best energy offers.

There are currently no plans to introduce FRC in Queensland, Tasmania, WA and the NT.

Essentially, householders may be able to get a better energy deal by entering into a contract with their current or another licensed energy retailer operating in their area. The more energy your household uses, the more likely you are to benefit by switching to a negotiated contract.

However, it's important to review any contracts you may be offered carefully. For more on this, see *Should you make the energy switch?*, CHOICE, July 2003, or go to www.choiceextra.com.au and click on Jul 03 under 'Energy, changing your supplier'.



CHOICEBOOKS

BUT WHY ME?

David West

*facing up to
and coping with
redundancy***NEW****BUT WHY ME?***Facing up to and coping with redundancy*

DAVID WEST

When redundancy creeps up and pounces it leaves you stunned and powerless. Along with divorce, moving house and the loss of a loved one, it's one of the emotional bullyboys of life. Just under 600,000 people (or 6% of the workforce) are retrenched in Australia each year—twice the US rate.

However, if you have fallen prey, there is hope. You need to take stock of the situation, digest it and discover how to move on. And that's what *But Why Me?* is really about – regaining charge of your life, whether by getting fair payout entitlements or by finding another position. Written by psychologist David West, the book includes information on:

- ◆ **The shock:** The first response.
- ◆ **Where am I now?** The light at the end of the tunnel, financial matters, your entitlements, redundancy and women, redundancy and men, redundancy and age.
- ◆ **Where do I want to go?** What work means to you, refocusing, a plan of action, choosing a career, your own business.
- ◆ **Getting there:** Training and education, networking, résumés and CVs, dealing with Centrelink.

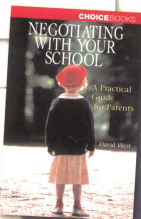
\$20.00 CODE: BWME

Also by the same author:

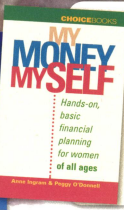
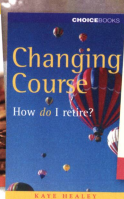
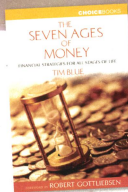
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How to build a positive relationship with a school so that, if an issue arises, a good working accord is in place.

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HOUSE

SUSTAINABLE HOUSE

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& RENOVATING
ON TIME &
ON BUDGETBUILDING & RENOVATING ON
TIME & ON BUDGET

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WARM
HOUSE
COOL
HOUSE

WARM HOUSE COOL HOUSE

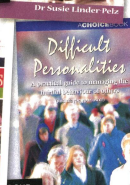
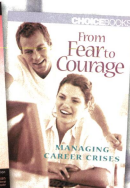
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CODE: HOME

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OF CHEMICALS
IN THE HOME

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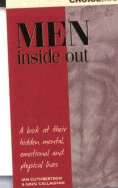
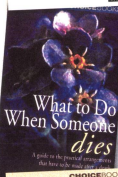
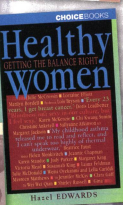
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A look at their hidden mental, emotional and physical lives

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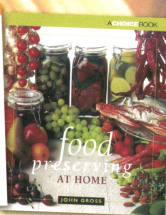
Facing Drugs
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HEALTHY CHOICES



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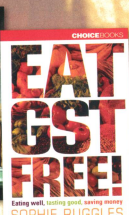
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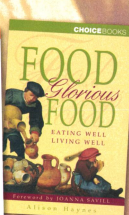
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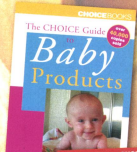
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The only guide you'll need when shopping for baby products.

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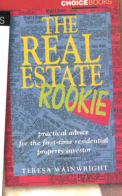
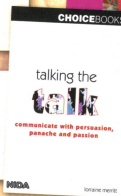
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CRACKDOWN ON 'GET-RICH-QUICK' SEMINAR GURU

The Australian Securities and Investments Commission (ASIC) has clamped down on promoters of get-rich-quick property seminars. Under a court-sanctioned settlement, property investment seminar promoters Henry Kaye, National Investment Institute (NII) and Novasource gave undertakings that they:

- Won't give financial product advice without holding a licence.
- Will publish corrective advertisements, and
- Will provide a full refund to consumers who enrolled in a training course costing more than \$1000 between March 1 and December 31, 2002, subject to conditions overseen by an independent reviewer.

The promoters mentioned above and Alan Meagher also provided an undertaking that they will no longer claim that their seminars are approved by ASIC. For more information contact the ASIC infoline on 1300 300 630.

On a broader front, the Australian Competition and Consumer Commission (ACCC) is targeting misleading and deceptive conduct by property 'scammers'. If you think you've been misled about property schemes through seminars or in the sale process, contact the ACCC on 1300 302 502.



\$248 MILLION LOST AND UP FOR GRABS

Tens of millions of dollars from forgotten bank, credit union and building society accounts are waiting to be returned to their rightful owners (without a fee).

The Australian Securities and Investments Commission (ASIC) holds around \$248 million in unclaimed funds, also including life insurance funds and money not collected from companies, such as forgotten shares.

Check whether some of it belongs to you: use the search engine on the website www.fido.asic.gov.au or call the ASIC infoline on 1300 300 630.

ASK US ABOUT MONEY ISSUES

We'd love to hear your questions about insurance, investment or banking.

Send us an email at moneyquestions@choice.com.au or write to Money questions, CHOICE, 57 Carrington Road, Marrickville 2204, and include a daytime phone number so that we can contact you.

While we won't be able to reply to all letters, they'll help us in our research and we'll publish answers to interesting and topical ones.

Credit card suspended during overseas trip

Earlier this year while overseas on business, Rhonda from Perth found that WESTPAC had suspended her credit card because of suspected fraud.

She says: "My husband's linked card was also stopped, even though he remained in Australia while I was in the US speaking at a conference. Fortunately, he got the answer-machine message about the Visa card, and the suspension was lifted after he explained that I really was in the US. Meantime, I had the embarrassing situation of having my card declined for even minor purchases, such as fuel."

WESTPAC's fraud detection system recognises the typical spending patterns of cardholders, such as how often they use their card. If unusual transactions occur — for example, if transaction amounts are much higher than usual or perhaps linked cards are used in different countries at the same time — these transactions may trigger an alert to the bank. The bank would then usually suspend the card and notify the cardholder.

Make a note of the contact number for your financial institution before going overseas so that you can contact it in case of trouble — for example, your card being suspended or stolen.

Don't rely exclusively on your credit card when overseas: always take some back-up, such as foreign currency in cash or travellers' cheques. If you have a second credit card, charge card or ATM card that can be used overseas, take it as well.

WESTPAC says it's also a good idea to notify your bank if you're planning to travel overseas. If you want to take this precaution, call its customer service centre and let them know your itinerary and contact details while overseas.



Sitting pretty

Good news for parents: only one high chair failed the main safety test, and we can fully recommend four of them.

IN A NUTSHELL

- On test: 11 widely available highchairs.
- Only one failed the stability test, which is our primary safety concern, though a further six had minor safety problems.

It's great to be able to report good news for people in the market for baby products — unfortunately it doesn't happen often enough. This time it's high chairs: only one of the 11 high chairs on test failed our major safety test for stability. This is an improvement on the last test (August 2001), when we concluded that most models tested were potentially unsafe.

But we're not breaking out the champagne just yet: six of the 10 that passed the stability tests have potential finger entrapment hazards. Because it's not a major issue — and it may never happen — these models are still worth considering. This test isn't part of the standard, but we include it because trapped fingers can be painful and distressing — and there are models available without the potential problem.

The only model we don't recommend is the **CHILDCARE Compact CF4100**, which failed the stability test — it consistently fell over backwards when loaded with the weight specified in the international standard. However, the manufacturer tells us that, in the absence of an Australian standard, their product was tested to and conforms to the US standard. (Following advice from Standards Australia we used the international standard (ISO 9221) for our tests, which the current draft Australian standard is based on.)

AND THEN THERE WERE FOUR...

The remaining four models met all our safety requirements — you can choose depending on what features you'd like and how much you're prepared to spend. The **BABY LOVE** and **STEELCRAFT** high chairs have more features than the **MOTHER'S CHOICE** models (see the table for details), but they're almost \$100 dearer.



The **BABY LOVE** (top) and **STEELCRAFT** (above) high chairs passed all our safety tests and were rated 'good' overall. They both have lots of features — see the table for details.

WHAT TO BUY

BABY LOVE BL50	\$190
MOTHER'S CHOICE Bok Bok #311-SP	\$89
MOTHER'S CHOICE Marine Mint #9101-Mk	\$99
STEELCRAFT Matisse Hi-Lo Chair 31129	\$189

Brand / model
(in alphabetical order within groups)

RECOMMENDED: Passed all safety tests and construction assessments

BABY LOVE BL50 NC Genesis

MOTHER'S CHOICE Bok Bok #311-SP

MOTHER'S CHOICE Marine Mint #9101-Mk

STEELCRAFT Matisse Hi-Lo Chair 31129

WORTH CONSIDERING: Accessible finger entrapments but didn't fail any safety tests

BABY STAR Bébé Royal GB-346

BABYTIME Chipolini No. 516 (A)

LOVE N CARE Porte Bébé (B)

NEONATO Bravo

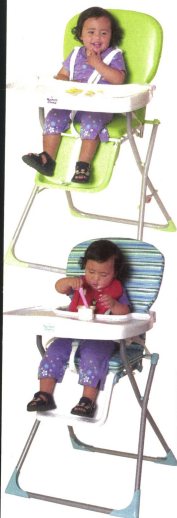
PEG PEREGO Prima Pappa

VALCO New Banquet

NOT RECOMMENDED: Failed stability tests and has accessible finger entrapments

CHILDCARE Compact CF4100

PERFORMANCE	3 FEATURES							SPECIFICATIONS			
	1 Overall rating	2 Stability test	Five-point harness	Reclinable seat / number of positions	Adjustable seat height range (cm)	Foldable / locks in folded position	Number of tray positions	Castors / brakes	Seat width / depth (cm)	Weight (kg)	Warranty (years)
BABY LOVE BL50 NC Genesis	Good	Pass	✓ (C)	✓ / 3	34–59	✓ / ✓	3	4 / all	32 x 24	9.3	1
MOTHER'S CHOICE Bok Bok #311-SP	Good	Pass	✓ (D)			✓ / –	3		31 x 23	5.6	1
MOTHER'S CHOICE Marine Mint #9101-Mk	Good	Pass	✓ (D)			✓ / –	3		32 x 21	6.1	1
STEELCRAFT Matisse Hi-Lo Chair 31129	Good	Pass	✓ (C)	✓ / 4	27–57	✓ / ✓	3	4 / all	31 x 24	8.8	1 (F)
BABY STAR Bébé Royal GB-346	OK	Pass	✓ (C)	✓ / 3	35–62	✓ / ✓	3	4 / 2	32 x 27	8.1	1
BABYTIME Chipolini No. 516 (A)	OK	Pass	✓ (C)	✓ / 3	35–62	✓ / ✓	3	4 / 2	32 x 27	7.9	1
LOVE N CARE Porte Bébé (B)	OK	Pass	✓ (C)	✓ / 3	35–65	✓ / ✓	3	4 / 2 (E)	32 x 27	8.4	1
NEONATO Bravo	OK	Pass	✓ (D)			✓ / –	6		30 x 29	5.7	1
PEG PEREGO Prima Pappa	OK	Pass	✓ (C)	✓ / 4	43–61	✓ / ✓	2	4 / 2	31 x 24	9.1	1
VALCO New Banquet	OK	Pass	✓ (C)		30–59		2	4 / all	29 x 24	7.1	ns
CHILDCARE Compact CF4100	Poor	Fail	✓ (D)			✓ / –	3		31 x 22	5.5	1



PHOTOS: ANTHONY SAWYERS

The **MOTHER'S CHOICE Bok Bok** (top) and **Marine Mint** (above) also passed all our safety tests and were rated "good" overall. They both have fewer features than the **Baby Love** and **Steelcraft** (left), but they're a lot cheaper.

What to look for

The table lists which models have these features, unless noted here.

SAFETY

■ A **five-point harness** (that is, one with shoulders, waist and crotch straps) helps prevent a child from falling or climbing out of the seat. Shoulder straps that attach to the seat at shoulder height provide more effective restraint than ones that attach to the back of the waist strap. The **buckles** should be easy for you, but not your child, to release.

■ **Construction and framework** should be sturdy and robust enough to carry the weight of a child. Put some weight on the seat and backrest to see if they squeak, sag, deform, move out of position or collapse.

■ For **stability**, legs should taper outwards, farther than all other parts of the chair.

■ **Moving parts** shouldn't be able to pinch, crush or trap a child's finger, toe, limb or head. Check for sharp edges and points along the edges of the chair and tray, and easily detachable parts (including **stickers**) that could pose a choking hazard.

Four reclining highchairs in this test — the **BABY STAR**, **BABYTIME**, **LOVE N CARE** and **STEELCRAFT** — have the potential to trap a child's arm when putting the seat upright. They all have cushioned seat material in the gap between the seat back and the frame/tray, which helps prevent the child's arms getting in the way and

being trapped. However, it's not failproof. If you have one of these high chairs, or a similar one, adjust the seat before you put the child in or be careful when you move it.

■ Models with four **castors** should have brakes on at least two of them (the front or back set).

COMFORT AND EASE OF USE

■ Choose a **larger seat** if you're planning to use the chair for several years.

■ A **reclining seat** is useful for younger babies who can't sit upright for long.

■ The **tray** should be secure when fitted but easy to remove, attach and adjust (if applicable).

■ Test the **height-adjustment and seat-reclining mechanisms** (if applicable). They should be easy for you to operate, but not your child: make sure they're out of their reach or require some strength and dexterity to release. The models on test with adjustable height have six or seven "lock-in" positions within the range specified in the table.

■ A **foldable** chair should be easy to fold and preferably lock into position. The more compact when folded, the easier it is to store.

■ And if you're likely to regularly get it out and then store it away, make sure it's not too **heavy**.

■ A **footrest** or leg support is important to support the child's feet or calves. All models tested have one.

* Prices are recommended retail, as provided by manufacturers in July 2003.

ns not stated.

(A) Discontinued but you may still find it in shops.

(B) Superseded by a new model with the same name. The new model has four castors, all with brakes, and a removable crotch bar.

(C) Shoulder straps are attached to the back of the seat at shoulder height.

(D) Shoulder straps are attached to the waist strap.

(E) A new model will have brakes on all four castors.

(F) One year repair plus three months replacement.

(G) The price we paid in May 2003.

1 Overall rating

This is based only on safety (the stability tests) and finger entrapments. Comfort and ease of use weren't included.

■ Recommended: meets all safety requirements.

■ Worth considering: passed stability tests, but has accessible finger entrapments.

■ Not recommended: failed stability tests and has accessible finger entrapments.

2 Stability test

Stability tests for backward, forward and sideways toppling were carried out in accordance with the international standard for high chairs, ISO 9221-1 and 9221-2 1992 (E).

3 Features

These are discussed in *What to look for*, above.

Origin	Manufacturer / distributor	Price (\$)*
China	Baby Love	190
Taiwan	IGC	89 (G)
China	IGC	99 (G)
China	Britax Child-Care Products	180 (G)
Taiwan	G&B Hammoud	169
Taiwan	Infia Products	180
Taiwan	EIC	179
Italy	Babyco Direct	130
Italy	Housewares International	309
Taiwan	Valiant Enterprises	149 (G)
China	Childcare Nursery Products	100

Beating THE HEAT

Beat the heat this summer with a split-system reverse-cycle air conditioner — and they're great for heating in winter too.



AUSTRIAN IMAGES

IN A NUTSHELL

- **On test:** Six split-system reverse-cycle air conditioners with a claimed cooling capacity of 6.5 to 7.2 kW — enough to cool a large open-plan living area.
- **Most meet the specifications claimed by manufacturers, but a couple fell short.**
- **Seen the ad for the LG with dial-up operation?** We included that model in our test — see Cool on call, page 47.

There are three major components of air conditioner performance: capacity, efficiency and airflow.

Cooling (or heating) **capacity** is the amount of heat the unit removes (or adds, if it's on the heating cycle). You'll generally see air conditioner capacity rated in kW, though sometimes it's given in horsepower (HP) — ask the retailer for figures in kW so you can compare models.

The greater the capacity per unit of energy it consumes, the greater the **efficiency** and the less it costs to use. The **MITSUBISHI** and **SAMSUNG** were most efficient for cooling in this test, and the **MITSUBISHI** and **PANASONIC** for heating. Our tests found the **FUJITSU**'s heating and cooling efficiency and the **LG**'s cooling efficiency to be lower than claimed by the manufacturers, resulting in substantially lower star ratings than claimed.

The air conditioner's fan circulates the heated or cooled air around the room. A high **airflow** will cool or heat a room fast. The **SAMSUNG**'s airflow on top speed was a lot lower than the other models.

A low airflow is desirable as well once the initial cooling or heating has been achieved, especially if the air conditioner's used in a sleeping area where too high a speed can be noisy and draughty. The

lowest airflow of the **PANASONIC** is somewhat higher than the other models, but you're unlikely to use an air conditioner of this capacity for a bedroom.

See the table, page 46, for details of all these performance factors.

These air conditioners can't be plugged into a normal power point — you need an electrician to install a 15 amp connection.

NOT TOO NOISY

We can't include standard noise measurements in our scoring, but for many people it's an important consideration, so we give a comparative rating.

Outdoor units can be very noisy, and may disturb your neighbours. Local councils usually have noise regulations that may limit the use of air conditioners, and it's important to check these regulations before installing one. Outside, the **PANASONIC** was the noisiest of those on test, the **FUJITSU** the quietest.

The noise an air conditioner makes inside, using a low fan setting, should be quiet enough not to disturb sleep or impact on conversation or TV sound. However, we found the **LG** and **SHARP** louder than the others, and you may have to put up the TV volume a few notches. The **FUJITSU** and **MITSUBISHI** were quietest.

What to look for

Size matters. If you get too small a model, it'll run continually without really cooling or heating the room properly. If it's too big, it will cycle on and off more frequently and won't dehumidify the air. Try the CHOICE cooling calculator to determine the right size for your situation (see *More information*, below right).

Energy efficiency. Compare the star ratings of models of similar capacity: the more stars the better. You can compare models of different capacity using the energy consumption information (in kilowatt hours). Note that star ratings are different for heating and cooling.

Features (almost) all the models have

- **Remote control.**
- **Operating modes:**

Auto: Automatically chooses the mode required to keep the room at a chosen temperature.

Cool: Pumps heat from the inside to the outside.

Heat: Pumps heat from the outside to the inside.

Dry: Dehumidifies the air (while cooling only slightly).

Fan only: Blows air without heating, cooling or drying. The MITSUBISHI and PANASONIC don't have this feature.

- **A multi-speed fan** allows you to vary the airflow according to your needs.

■ **Oscillating and adjustable louvres** allow the air to be distributed more evenly. Point them up for cool air and down for warm. Left and right adjustability helps direct air where it's needed.

■ **A timer** lets you switch the unit on and/or off automatically at certain times. All models except the SAMSUNG have a real-time clock, so you can program it to turn on at 5 pm and off at 10 pm, say. The SAMSUNG has to be programmed by half-hour blocks in advance, so you might program it to turn on in 10½ hours and off in 15. See *Cool on call*, page 46, for more on timers.

■ **Sleep mode** adjusts the temperature in several steps (up when cooling, down when heating) so the unit works less hard and less noisily when you're sleeping. The MITSUBISHI and SHARP don't have a sleep mode. You can program how long you want the sleep mode to operate (or when you want the air conditioner to turn off if there's no sleep mode) with a sleep timer. The MITSUBISHI doesn't have one.

■ **Restart delay.** This is a protective feature that prevents the air conditioner from starting up again too soon after being switched off.

■ **Automatic de-icing.** If you live in a cold area, look for a model with this, or you may have problems with frost building up on the outdoor heat exchanger coils in winter.

What about 'inverter' models?

Conventional air conditioners (such as the ones in this test) have their compressor either on (working to 100% capacity) or off. The compressor of inverter models operates at varying speeds to maintain the set temperature within a narrow range.

Manufacturers claim inverter models can be less noisy and reduce running costs, but they may be more expensive to buy than conventional models. We plan to test them soon.

WHAT TO BUY

MITSUBISHI MSH-26SV	\$2099
PANASONIC CS/CU-A24BKP5	\$1779

BEST BUY

These were the best overall. While the PANASONIC is a few hundred dollars cheaper and therefore a Best Buy, it's worth noting that the MITSUBISHI is quieter, both inside and outside.

MORE INFORMATION

For more about air conditioners, other cooling devices and tips on keeping your home cool, go to www.choiceextra.com.au and click on Oct 03 under 'air conditioners' in the A-Z index. You can also find this information in previous issues of CHOICE:

- Cooling calculator (to work out what size air conditioner you need) — October 1999.
- Installing your air conditioner — October 2001.
- Ducted air conditioning — October 2001.
- General tips for keeping your home cool — October 1999.
- Energy rating labels — October 2001.

If you don't have web access or the issue you need, phone our customer service on 1800 069 552 and we'll send you a copy.

PROFILES

MITSUBISHI MSH-26SV

Price: \$2099

GOOD POINTS

- Very efficient cooling and heating.
- Quiet indoors on the low fan setting.
- Easy to use.
- Equal best remote control.

BAD POINTS

- Relatively low maximum airflow.
- No fan-only mode.
- No sleep mode or timer.



PANASONIC CS/CU-A24BKP5

Price: \$1779

BEST BUY

GOOD POINTS

- Very efficient heating.
- The lowest running costs.
- High maximum airflow.
- Easy to use.
- Equal best remote control.

BAD POINTS

- Relatively high minimum airflow.
- The noisiest outdoor unit.
- The most fiddly filter to clean.
- No fan-only mode.



PERFORMANCE

Brand / model (in rank order)	1 Overall score (%)	2 Cooling efficiency score (%)	2 Heating efficiency score (%)	3 Airflow score (%)	4 Ease of use score (%)	5 10-year running cost (\$)	6 Noise Indo (low fan) / outdoors
MITSUBISHI MSH-26SV	75	77	81	65	72	3620	Quieter / medium
PANASONIC CS/CU-A24BKP5	73	68	77	79	70	3408	Medium / noisy
SAMSUNG SH24TAB (A)	69	77	69	58	59	3418	Medium / medium
FUJITSU AS24RBAW	68	63	75	69	60	3445	Quieter / medium
SHARP AC24RSYS	67	58	72	74	70	3750	Noisier / medium
LG LST24AT-2 (B)	62 (C)	58 (C)	64	65	62	3639	Noisier / medium

1 Overall score

The overall score is made up as follows:

- Cooling efficiency: 40%
- Heating efficiency: 30%
- Airflow: 20%
- Ease of use: 10%

Reverse-cycle air conditioners are more often used for cooling than heating, which is why we've weighted cooling efficiency higher than heating efficiency.

2 Cooling/heating efficiency scores

Under climate conditions specified in the Australian standard, the tests measured and rated the cooling/heating output (in kW) per kW of power used by these models.

3 Airflow score

We measured the indoor airflow (in litres per second) on the highest and lowest settings.

4 Ease of use

We assessed the remote controls, instruction manuals, timers and the ease of removing, cleaning and refitting the air filters.

5 Running costs over 10 years

These are based on the models operating for 500 hours of cooling and 500 hours of heating each year. We used an electricity price of 12.5 cents/kWh.

We haven't included standby costs (for power used when the air conditioner is plugged in but not

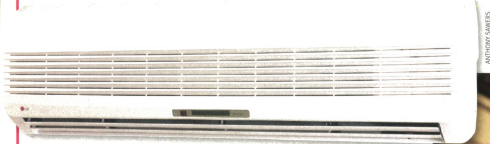
* Rounded to the nearest centimetre; all protruding parts (except cords) included.

** Recommended or average retail, as provided by manufacturers in July 2003.

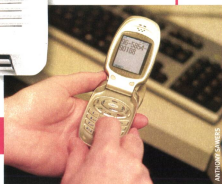
(A) According to the manufacturer, this model has been discontinued and replaced by a similar model with cosmetic changes only.

(B) This model has dial-up access — see Cool on call, above right.

(C) LG questioned our cooling performance results, and we agreed to retest a second sample provided by LG. The results were slightly different (6.3 kW cooling capacity, 2.86 kW power consumption, 1.7 stars), but wouldn't change the overall ranking of the model (the cooling efficiency score would increase to 65% and the overall score to 64%).



ANTHONY SARGES



ANTHONY SARGES

Cool on call

The LG has remote-access control by phone. You need to run a phone line up to the air conditioner, but it means you can phone it and tell it to turn on (or off, if you think you forgot before going out). We tested this function and it's fairly easy to use.

But why would you want remote access to your air conditioner? Why not simply program it to turn on half an hour before you're due home, say?

With most air conditioners you can do this, but you have to set the timer each day. So if you're going away for the weekend, for example, you can't program it to turn on at 5:30 on Sunday — more than 24 hours away — so the house is nice and cool for your return. We'd think this would be a cheaper and more practical fix than requiring you to run a phone line to your air conditioner. The PANASONIC and SAMSUNG models in our test can be programmed for longer than just a day.

Dial-up could be handy if you forget to program it before you leave or the day turns out hotter or colder than expected, but otherwise it's probably not going to be the most useful feature for most people.

7 Capacity (kW)		8 Power consumption (kW)		9 Star rating		10 FEATURES			SPECIFICATIONS				
Cooling, claimed / measured	Heating, claimed / measured	Cooling, claimed / measured	Heating, claimed / measured	Cooling claimed / measured	Heating claimed / measured	Fan only	Adjustable left / right louvres	Sleep mode	Dimensions, indoor unit / outdoor unit (H x W x D, cm)*	Origin	Warranty (years)	Manufacturer / distributor	Price (\$)**
7.1	8.0 / 8.1	2.86 / 2.89	2.81 / 2.90	2.5 / 2.5	2.5 / 2.6		✓		33 x 110 x 23 / 86 x 88 x 37	Thailand	5	Mitsubishi Electric	2099
7.63	7.8 / 7.4	2.87 / 2.74	2.86 / 2.71	2.0 / 2.0	2.0 / 2.4			✓	28 x 100 x 22 / 69 x 88 x 37	Malaysia	5	Panasonic	1779
7.65	7.5 / 7.1	2.69 / 2.65	2.81 / 2.81	2.0 / 2.5	2.5 / 1.8	✓		✓	28 x 108 x 21 / 64 x 95 x 37	Korea	5	Samsung Electronic	1899
8.60	8.0 / 7.5	2.66 / 2.71	2.67 / 2.80	3.0 / 1.6	3.5 / 2.2	✓	✓	✓	33 x 111 x 23 / 70 x 93 x 38	Thailand	5	Fujitsu General	2199
8.64	7.9 / 7.7	3.00 / 3.06	3.05 / 2.94	1.0 / 1.3	2.0 / 2.0	✓	✓		33 x 110 x 21 / 64 x 98 x 30	Thailand	5	Sharp	2699
10.59 (C)	7.0 / 7.2	2.70 / 2.84 (C)	2.70 / 2.98	2.0 / 1.3 (C)	1.5 / 1.4	✓	✓	✓	31 x 109 x 18 / 66 x 94 x 36	Korea	5	LG Electronics	2099

operating), as based on previous tests they're likely to be a only few dollars a year. It may still be a good idea to unplug it (if possible) when it's not in use for long periods of time.

6 Indoor/outdoor noise level

We measured the noise levels of the indoor units with the fan on the low setting, and outdoor on high, in our test rooms. The table shows which models are comparatively quiet or noisy.

7 Capacity

You choose a reverse-cycle air conditioner based on the cooling and heating capacity required for your room(s). The stated capacities for the tested models

are suitable for a large living area: we measured some models as having less than their claimed capacities, although still suitable for quite large areas.

8 Power consumption

All our measured power consumption results were within around 10% of the labelled values.

9 Star rating

See page 44 and *What to look for*, page 45, for more on this.

10 Features

All models have:

- Remote control.
- Auto, cooling, heating and dry operating modes.
- Adjustable up/down louvers.
- Auto fan mode plus three fan speeds.
- On and/or off timer.
- Restart delay.
- Real-time clock (except SAMSUNG).
- Sleep timer (except MITSUBISHI).
- Auto de-icing.

See *What to look for* for explanations.

recalls&hans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: www.recalls.gov.au. If you don't have web access, call the **Consumer Safety Unit** on (02) 6263 2747.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

TOY: Austwide Wholesalers has recalled the **Super Launcher** (TY4014B), barcode 9316341192122, an orange gun about 30 cm in length that launches two soft EVA planes, and the **Special Mission Team Airborne Defence** (TY1204B), barcode 9316341208618, some of which include a small black gun that fires 6 cm grey plastic darts.

The problem: Neither toy meets the Australian Toy Standard AS1647.2, as they may cause eye injuries.

What to do: Don't use them, and store them safely out of reach of children. Return them to the place of purchase for a refund or call (08) 9455 3200 for more information.

TOY: Zapf Creation has recalled the **Baby Born vacuum cleaner**, APN 4001167780015, purchased after September 2002, and sold in Kmart, Target, David Jones, Harris Scarfe, Toyworld, Toy Kingdom and independent toy stores.

The problem: The boxed product contains polystyrene beads that may pose a choking hazard to young children. The product itself is safe.

What to do: Either carefully dispose of the polystyrene beads or return the whole product to the place of purchase for a refund. For more information call (03) 9863 0900.

TOY: Bag-A-Bargain has recalled the **Toy Musical Playset**, which includes a little guitar, trumpet and two drums or clackers, barcode number 9317388610464, and sold at Bag-A-Bargain stores in NSW.

The problem: It doesn't comply with the Australian toy standard, as small parts may break off and pose a choking hazard.

What to do: Don't use it. Return it to your nearest Bag-A-Bargain store for a refund.

TOY: Blueberry Express has recalled the **Powerful Laser Pointer Gun**, model P99, which is a battery-operated, 12 cm long, 8 cm deep plastic revolving handgun that emits a red laser from the barrel. It was sold through discount/variety stores in

NSW between April and June 2003.

The problem: It doesn't meet the safety regulations of the NSW Fair Trading Act, and is powerful enough to cause eye damage. The packaging also incorrectly states it is a Class 2 product.

What to do: Don't use it. Return it to the place of purchase for a refund or call (07) 3287 5205 or (07) 3807 8099 for more information.

SHOES: Funtastic has recalled **Bob the Builder slip-on joggers**, keycode number 26380636, which is on a label sewn to the inside of the shoe. They were sold in Kmart stores between April and July 2003.

The problem: The thin blue ribs on the outer edge of the sole may detach and pose a choking hazard to a young child.

What to do: Store them safely out of the reach of children. Return them to Kmart for a refund or call 1800 660 655 for more information.

CAKE DECORATION: Bakery Sugarcraft has recalled the 75 mm **Harry Potter flying PVC figure** sold as a cake decoration, depicting Harry Potter flying on his broomstick with the snitch ball, and sold over the last 18 months.

The problem: Some parts may detach and pose a choking hazard to small children.

What to do: Store it safely out of the reach of children. Call 1300 794 999 to arrange for return and refund.

ELECTRIC BLANKET CONTROL: Sunbeam has recalled the **removable three-heat electric blanket control** supplied with the following Sunbeam electric blanket models: BL2121, BL2151, BL 2321, BL2351, BL2421, BL2431, BL2451, BL2471, BL2521, BL2531, BL2551, BL2571, BL2721, BL2751 and BL2771. They were sold in Australia during 2001 and 2002, and the control switch can be identified by the colour of the slide switch — affected models are transparent blue or clear. Opaque blue switches aren't affected.

The problem: On some controls the

white plastic casing may separate, stopping the control from working and possibly exposing live 240 V internal components.

What to do: Stop using the control immediately. Call 1300 138 774, 8 am to 6 pm EST, seven days, for information on return and replacement.

POWER BOARD: Sansai Australia has recalled the **Sansai Power Board**, Cat. No. PAD-4, a four-outlet power board, sold from May 2002 in NSW, Queensland, SA, Tasmania and Victoria.

The problem: The power board has active and neutral reverse polarity at the terminals of each outlet, and is unsafe.

What to do: Stop using it immediately. Return it to the place of purchase for a refund or replacement. For more information call (03) 9544 8411.

FRIDGE: Fisher & Paykel has recalled **Fisher & Paykel refrigerators**, models N510T, E521T, C520 and E440T, manufactured between May 1997 and September 1998 with serial numbers starting with the letters AAC, AEC, AFC, AHC, AIC, APC, ARC, ASC, AYC, LAC, LEC, LKC, LLC, LPC, LRC, LUC and LYC.

The problem: The bottom hinge bracket on the bottom doors may fracture, possibly causing the door to fall off and cause injury.

What to do: Call 1800 005 033 to arrange for the fridge to be fitted with a replacement hinge bracket.

FOOD: Campbell's Soup Australia has recalled **Campbell's Condensed Soup Vegetable Beef** in a 420 g can, with batch code A123 on the base of the can.

The problem: Pieces of rubber and metal have been found in some cans.

What to do: Don't eat it. Return it to the place of purchase for a refund or call 1800 332 237 for more information. Alternatively you can write to Campbell's Consumer Affairs, Locked Bag 55, Reply Paid 77705, Silverwater 2128.

CAR AMPLIFIERS: Pioneer has recalled **Pioneer Audio car amplifiers**, model numbers GM-X572, GM-X574, GM-X972 and GM-D500M, sold since May 2003. **The problem:** If not installed according to the manufacturer's specifications, the amplifier may overheat and become a fire hazard.

What to do: Return it to the place of purchase for a refund or replacement, even if you think it's been properly installed. For more information call 1800 988 2668.

EYE DROPS: Sigma Pharmaceuticals has recalled **Acetop 10% sulfacetamide sodium 100 mg/mL eye drops** in a bottle, all batches, AUST 19641.

The problem: It doesn't meet the required preservative efficacy test requirements.

What to do: Return it to the place of purchase for a refund or call 1800 036 073 for more information.

CAR: Kia Automotive Australia has recalled the **Kia Mentor**, produced from July 30, 1996, to May 18, 1998, and **Kia Sportage**, produced from July 23, 1996, to February 13, 1998, with the following vehicle identification number ranges:

- KNAFA2412T5600013 to KNAFA2412T5601150.
 - KNAFA2412T5208312 to KNAFA2412T5605596.
 - KNAFA2413T5600003 to KNAFA2413T5601162.
 - KNAFA2413T5208315 to KNAFA2413T5605602.
 - KNAFB2222W5500682 to KNAFB2222W5502466.
 - KNAFB2223W5500692 to KNAFB2223W5502139.
 - KNAFB2422W5300004 to KNAFB2422W5901475.
 - KNAFB2423W5300002 to KNAFB2423W5901467.
 - KNAFB2432W5300003 to KNAFB2432W5901461.
 - KNAFB2433W5300001 to KNAFB2433W5901444.
 - KNAJA5535T5417497 to KNAJA5535T5418954.
 - KNAJA5535V5114348 to KNAJA5535V5430705.
 - KNAJA5538V5420429 to KNAJA5538V5429874.
- The problem:** The front seatbelt may not always fully catch and may become unlatched in the event of a collision.
- What to do:** Contact your nearest Kia dealer to arrange for an inspection and rectification work if necessary or call 1800 600 010 for more information.

Computer CHOICE

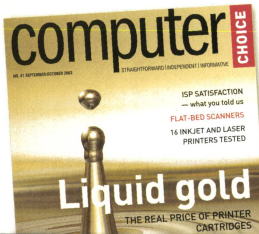
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* indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls. For space reasons, the index generally doesn't include Choice Cuts and other small pieces.

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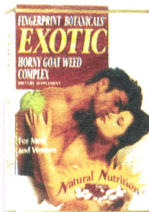
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Freudian slip?

Hmmm, looks like the copywriter's attention drifted a little ...



Erotic Horny Goat Weed
50 Tabs

Serving it up

12-year-old Matt Jeffrey wasn't too keen on handing his strawberry milk over to the Nesquik bunny.



OWN GOAL

Oops! You'd think after months of speculation about David Beckham's future at Manchester United, Big W and Pepsi might have been a little more cautious when planning their competition. By the time this ad for the competition appeared in mid-July, he'd well and truly signed with Real Madrid.



and nutritious, whole food snacks. Our Australian chickpeas are slow-roasted until golden and then tossed in a tasty, natural seasoning. Chick Nuts come from the crops that nurture Australian soils. We're

Take with a grain of salt

It's tasty, it's natural and it's a seasoning, but after such a rap, we were expecting something a little fancier than salt!

And we love the 'Legume of excellence award'!

INGREDIENTS
Chick peas, vegetable oil, salt
May contain traces of peanuts or other nuts.

'COLLETION IS VERY SIMPLE' COMPETITION

Thanks to all those who wrote to tell us what 'colletion' means in the sunshine instructions (see September *Hard Word*). Our favourite entries included:

■ *Colletion is the opposite of colloption, the ability of an object to fold into any small space. Colletion is therefore the ability to expand to fit whatever space you have* — from Ed Foxon.

■ *It's obviously a misprint and should read "coolletion" — that is, the process of making "quite cool"* — from Sharon and Dominic Godwin.

Several readers pointed out that it's probably derived from 'coller', which is French for 'to stick'. But the *Hard Word*, being what it is, doesn't necessarily award points for being right.

And congratulations to our winner, Tammy Copley, who says:

If you read it with a foreign accent, the interpretation is as follows: "Collision is very simple" (if you leave the sunshine on while driving. Were there any instructions to remove before driving? After all, McDonald's et al have to print on their coffee cups that the contents are hot!).

Tammy gets extra points for simultaneously taking a swipe at the ridiculous warnings and disclaimers apparently necessary these days to avoid legal action instigated by the cynically litigious.

Finally, the winner of this month's *Hard Word* best entry is M Jeffrey.



HOW ABOUT A LITTLE HELP?

The *Hard Word* would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to B O'Donnell, A Williams, M Jeffrey, G Mutton, B Simpson-Young and R Faulkner for their contributions to this month's *Hard Word*. Please keep them coming.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.